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HON. WILLIAM M. EVARTS

Retired from public life, March 4th, 1891.

FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL.

RUSSELL B. HARRISON.

WESTERN DEPARTMENT, 161, 163 Randolph Street, Chicago.
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NEW YORK, MARCH 14, 1891.

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We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs of events should be sent unmounted.

A SUBSCRIBER to FRANK LESLIE'S ILLUSTRATED NEWSPAPER, residing at Hillsboro, Ohio, and who evidently is impressed with the views of the Farmers' Alliance, has written to this paper to ask precise and definite reasons for its opposition to free silver coinage. The inquiry has been referred to Mr. Edward Atkinson, the distinguished Boston statistician and political economist, and his answer (a most convincing one, by the way,) will be printed as the leading editorial contribution in next week's issue of this paper. We trust that every one who has been led to place any faith in the financial ideas—or, rather, lack of ideas—of the Farmers' Alliance will study Mr. Atkinson's reply to our correspondent. It offers a simple lesson in the elements of finance that every citizen should be glad to learn.

A VETERAN ON THE PENSION QUESTION.

THE limited space at my command compels me, in this discussion, to take for granted:

First—The right of a soldier, permanently disabled in the service of his country in time of war, to such provision as shall compensate him for the injury sustained. This rests on solid foundations. Justice is on the side of the pension system. The soldier may plead both law and precedent—that the law held out the pension as an inducement, that the pension system is of long standing.

Second—That where one has proven, under the stringent rules and to the satisfaction of the Pension Department, the incurrence of disability in the service, and where that disability is found, by a competent board of examining surgeons, as still existing, he is honestly entitled, under the law, to be enrolled as a pensioner of the Government. They who allege fraud must prove it, not by wholesale allegations, but by pointing out specific cases. The records are open to inspection. The name, place of residence, and occupation of each pensioner are, or may be, known. The machinery of courts is at command. The fact that so few cases of fraud are proven is the best possible evidence of the veteran's honesty.

Were it not for the fact that the question of cost, the dollar-and-cent side of the argument, is constantly being pushed to the front, I should also take for granted the financial ability of our people to meet this pension obligation, and that, too, without hardship. But this question, though wholly irrelevant, is here. I shall have somewhat to say upon it later on.

But just here comes an added aggravation. The people who so persistently press this question of costs do not confine themselves to the facts. They swing their arms, and shout, and get red in the face, over conditions of their own creating. It is not long ago that one of our leading weeklies had this: "Our pension tax is \$150,000,000." Not *probably* will be; not *may* be; but *is*—indicative mood, present tense. Not to be outdone by the staid and sober weekly, one of our great dailies puts the sum at \$200,000,000, and another, after building up a pyramid of fabrications only limited in dimensions by the imagination of the editor, adds this as a caper: "The larger part of this vast sum is pure robbery." And the small fry of the country have taken up these figures, turned them this way and that way, added this probability and that possibility, until many well-intentioned people have come to more than half believe that this pension business really needs looking into; that the "treasury looter," as applied to the veteran, is not so very much of a misnomer after all. Now what are the facts?

Turning to the report of the Commissioner of Pensions (page 22) we find the total expenditure on account of pensions for the last fiscal year to have been \$106,493,890.19, and this includes fees of examining boards, salaries, rents, light, fuel, and \$32,478,841.18 accrued pensions, or pensions due at the time of the first payment. Had all pensions been paid immediately upon application, and no expense incurred, the pension tax for the past year would have been but \$72,052,143.49—which sum is the annual value of all pensions on the rolls. And this explains the rapid increase for the past few years. In 1880 the total expenditure was but \$57,240,540.14; but we paid in that year less than was due. Claims were then on file that had been before the commissioner since 1862. The \$32,478,841.18 accrued pensions paid last year should be distributed through all the years, way back to the second year of the war. Claims of 1862, and

of each subsequent year, are represented in this last-mentioned sum.

It is unnecessary, perhaps, to call attention to the wide difference between the figures above given and those submitted by the staid and sober weekly, the great daily, and the small fry of the country. They tell their own story. Our pension tax is not, and never has been, and there is not a scrap of evidence that it ever will be, \$200,000,000, nor yet \$150,000,000. The people who publish these statements know them to be false. They are made solely for the purpose of bringing the veteran into discredit. This fact is apparent. Just why this is thought desirable is not so easily understood.

But whatever the ultimate purpose, failure is sure to attend it. Falsehood never fails to run itself to earth in time. The people are just. Public opinion may be turned into wrong channels for the moment, but eventually it will see clearly and deal justly. The veteran has only to wait.

"All things to him who knoweth how to wait."

But there are other facts that should be presented in connection with this question of cost, among them this: The annual yearly sum paid since 1862 on account of pensions, including the year 1890, has been but \$38,623,743.44—,0009 per cent. on the average total valuation of property—little more than eighty cents yearly for each individual—one-half day's work for the laboring man, less than the cost of a theatre ticket to the man of means. Take the large sum paid last year. Had this been levied and collected, as our State and county taxes now are, the percentage would have been about 1.6 mills, or 16 cents on the \$100. But just here comes another important fact. No direct tax is levied. The money necessary to carry on the fiscal operations of the Government comes through other sources, from customs duties, internal revenue, etc. The burden falls on those best able to pay. The man of ordinary means, a non-user of rum and tobacco, living within his means, does not pay enough in any one year on account of pensions to buy a new calico frock for the last baby.

Expending many millions every year above the total sum paid for pensions in the erection and maintenance of elegant club-houses, with our theatres nightly crowded and our summer resorts overflowing, it is a shame to cry out so over the comparatively small sum paid in way of pensions to the veteran soldiers of the nation; more the shame that this cry comes chiefly from quarters where there is the greatest aggregation of wealth. It is not intended, be it understood, to criticize the expenditure of money in the ways mentioned above. It is well enough. Let him who has means get all the pleasure he can in legitimate ways. It is only insisted that, having money for all these things, we are stopped from the plea of poverty. We are a great people; great in everything that constitutes greatness, individual or national. We cannot afford to be mean.

But the great mistake the people make, after all, is in measuring the national bounty to the veteran by the total sum given. They seem to forget that even so great a sum as \$106,000,000 may be so divided and subdivided as to leave its component parts of little value. How does it look by the side of this: .07—seven cents? This is the veteran's side of the argument. Twenty-one thousand two hundred and thirty-two survivors of the war receive that sum. Of the 537,944 names now on the rolls, but 398,083 represent survivors of the last war; of these, 226,059, nearly two-thirds, receive pensions the average value of which is but a fraction over eighteen cents per day. The average daily value of all pensions now on the rolls, including the survivors of three wars, the widows of those deceased, the widows of general officers, receiving from \$1,200 to \$5,000 per year, is but thirty-six cents.

One hundred and six millions is indeed a "vast sum." One may readily concede that. But how about the seven cents? How about the eighteen cents? After all, the gist of this whole pension question lies there.

That it costs but little; that this pension tax, considering the ability to meet it, is in no sense burdensome, is no argument, I am well aware, in favor of its continuance. Unless under it there be some principle of right, some principle of justice, an early day should mark its total abolition. If, however, that principle be there, if justice give her voice for the veteran, then I insist that, in all fairness, his side of the question should be first considered. Are seven cents, eighteen cents, thirty-six cents, enough? Do they meet the full measure of the obligation? Are all justly entitled to some substantial token of the nation's gratitude in receipt thereof? These are the questions that should first be answered. Justice demands this; patriotism demands this; common decency demands this. The question of cost is but secondary; it can properly be considered only when sixty-three millions of people, owning property of the value of \$63,000,000,000, can justly say the tax is burdensome. That that point has not yet been reached, the facts herewith submitted, it seems to me, fully prove; that it never will be reached, the rapidly increasing death rate among the veterans renders equally certain.

But let me not be misunderstood. It is not as one who would find fault that I write of these things, but rather as one who would check erroneous leadings. This money god is a false god; he does not well who seeks his shrine.

And it may not be out of place for me to say, ere I close, that the veteran resents the manner in which the opponents of pensions have presented their side of the case. He resents the hurtful things said of him, the false attitude in which he is sought to be placed. He was no "skulker" in the day of battle. The fierce conflicts of the war, the flag lists of killed and wounded, are ample evidences of his sterling qualities. He is no "fraud." The record he has made for himself since he put aside the musket and came again to the ways of peace fully attests his good citizenship. That less than twenty-five per cent. of those who survived the conflict have, in all the years that have passed since the war, found their way to the pension rolls, is a complete answer to the charge of "treasury-looting." Give him, then, the name he had when all through the loyal North people were singing:

"Brave boys are they: gone at their country's call."

And when the boys in distant Southern camps sang:

"Yes, we'll rally 'round the flag, boys; we'll rally once again,
Shouting the battle-cry of freedom."

Do this; let the anxious thoughts of those troublous days come yet once again, and "fraud," and "skulker," and "treasury-

looter," and this belittling question of costs will go to the wall. Sing the song and let the spirit of it again control, and the veteran will be satisfied. His claim is just because the cause was just; it rests on exactly the same foundation as did the claim to his services.



MOUNT MACGREGOR, N. Y., January 31st, 1891.

A NOTABLE CONFERENCE.

A COMMERCIAL congress of great importance has been called to assemble on the 15th of April next in Kansas City. It will meet in accordance with a resolution of the Kansas Legislature, adopted by the votes of representatives of all the political parties, including the Alliance men, and its purpose is to consider economic questions affecting Western interests. A large number of States and Territories in the West, and Louisiana, Texas, and others in the Southwest, have been invited to send delegates, and more than half have favorably responded.

Every State and Territory interested in the approaching gathering should send its wisest, most experienced, and ablest men as delegates. The conference will afford a most desirable opportunity for the expression of opinion regarding the public questions that are agitating the West and South, relating particularly to the currency, the tariff, shipping interests, and commercial matters generally. The outcome of such a discussion cannot fail to be wholesome, and we hazard nothing in predicting that it will end in the material abatement of some of the preposterous demands put forward by the demagogues who apparently lead the Alliance forces.

We do not dissent from the statement that the farmers of the West and South have suffered severely of late, particularly by reason of unfavorable weather, resulting in crop failures. We do not believe that the unlimited issue of paper, or silver money, or the destruction of the railroads and moneyed interests of the East, would result in remedying existing evils. On the contrary, it would intensify them.

We have been among the first to denounce the inflation of the railroad properties—of all the great trunk lines, in fact—and we believe that they should be placed under more scrupulous and exacting supervision by the respective States, as well as by the Federal Government. But we believe, furthermore, that every corporation has the same right to the protection of the law that the private citizen enjoys, and that any law which discriminates in favor of the individual as against the corporation is equally offensive with a statute that discriminates in the opposite manner. The purpose of the law is to uphold the right, to give to every one—strong and weak—the protection which justice always should afford.

The coming conference, by attracting a large number of representative men, will, no doubt, lead to the adoption of some sensible, practical line of policy for the alleviation of the hardships under which the commercial and farming interests of the West are laboring. This would be vastly different from the communistic and idiotic demands of various kinds, made by "sockless" candidates and brainless local leaders. Deep down in the heart of every thoughtful American will be found respect for fair play. This sentiment will make itself felt at the coming commercial congress in Kansas City, and we have no doubt that the outcome will be far more satisfactory to the people of the West and Southwest than would be the result of some of the legislation proposed by the Farmers' Alliance.

It must not be forgotten that there is a community of interests between the East and the West and the North and the South—that all are interdependent. What is helpful to one is helpful to all. If the East has a surplus of funds to loan, the West furnishes an outlet for profitable investment. There must and should be, therefore, a fair and just understanding of the situation, and a fair and just regard for the rights of all, in order that there shall be no clashing of interests and no injustice to either section.

After the Kansas City conference has formulated its policy, possibly the Eastern and Northeastern States will meet to express their opinion of it and of the situation generally. In the end we may all be brought happily together regardless of ambitious politicians and would-be leaders, who find in agitation the opportunity for cheap notoriety and some of the spoils of office.

THE WORK OF THE LAITY.

A NEW YORK clergyman recently said that there are three potent agencies in church work—generous givers, the active workers among the men, and the active workers among the women.

The good done by the laity often passes unnoticed by the public eye, but it is a great part of church work in our cities. All denominations share the responsibility of the clergy with the laity. In the large cities, nearly every church supports a number of auxiliary societies, which do parish work of the most effective kind, administering religious consolation and distributing aid where most needed. It is said that \$17,000,000 a year are contributed to the charitable institutions of New York City, and it is estimated that this large amount is more than exceeded by the value of the time and labor of the church-workers of the city.

In calling attention to this matter, the New York Sun says it is a notable fact that the laity in all the churches take direction in the formation of great societies, such as those of the Christian Endeavor, the Young Men's and the Young Women's Christian Associations, the Epworth League, and the King's Daughters. It is also true that many of the largest givers in a quiet way to the benevolences of our churches are not in church membership, though they may be trustees or officers of some of the philanthropic church bodies. The Sun says that one of the wealthiest tobacco merchants in New York, a free-thinker, was for many years trustee of an Episcopal church, and one downtown church has for years had non-church-members among

the trustees who have been the largest contributors to its support, one of them subscribing two-thirds of the minister's salary for several years, mainly because of his friendship for him.

No doubt many men contribute liberally to the charities of a church to which they do not belong, mainly because they see the good work the churches accomplish and feel it a duty to assist it. Others are inspired by the devotion of their wives and children to religious endeavor, and still others feel the inspiring example of persons in humble circumstances who devote their time freely to philanthropic effort, and who can only labor if money is supplied for the furtherance of their work. The heart of humanity, after all, is right, and though we may not be a nation of church-goers and philanthropists, the wheels of church work are kept moving with accelerating speed, from year to year, marking the progress of a God-fearing people.

COUNTERFEIT PAINTINGS.

ONE who is not experienced in the purchase of pictures runs a great risk in making heavy expenditures, on account of the large number of counterfeit paintings manufactured abroad and offered for sale, wittingly or unwittingly, by reputable dealers. A startling sensation was created a year ago last August by the discovery of an establishment where bogus Courbets were painted. Mlle. Courbet, the sister of the celebrated painter, Gustave Courbet, noticed in the catalogue of a large sale of paintings announced to be held at Brussels, one of "a standing portrait of Courbet's sister, by her brother." She went to Brussels to look at this art treasure, and saw at once that the painting was not of herself, but of some other woman.

Further investigation disclosed that the picture was a forgery and that it was not the work of Gustave Courbet. Still further inquiry revealed that a picture-dealer in Brussels, who also had a store in Paris, was offering for sale a quantity of paintings signed by great masters like Courbet, Corot, and Troyon, not one of which was genuine. The dealer himself had ordered them to be painted by some minor artists, each of whom made a specialty of counterfeiting some celebrated painter, and two of whom were employed particularly on imitations of Courbet's work. One of these had been a pupil of Gustave Courbet, and had succeeded in almost perfectly imitating the latter's style; so much so that one of the counterfeits was admitted to the Paris Salon and another was the one offered for sale by the Brussels dealer.

Not long since, an amateur in art, who has had considerable experience, however, in buying and selling pictures, was at a New York establishment where a number of pictures alleged to have been painted by Diaz were offered for sale at what seemed to be very low figures. The amateur collector, after a close examination, saw that the pictures were forgeries, and made bold to say so to the dealer, who did not appear to be either startled or annoyed. He merely replied that he had received them as genuine, and supposed that they were; but that he was prepared to offer them at a very low price. Of course no purchase was made, as counterfeit pictures would have been dear at any price.

No doubt there is a profit in the purchase of almost any of the high-class pictures that are bought at sacrifice prices, just as there is a profit in the purchase of any gilt-edged property when the owner is compelled to make a sale. But at public auctions nowadays, which are so skillfully managed by the aid of advertising and fictitious bids, the amateur collector finds little opportunity to make profitable investments. The most successful amateur collectors have been those who have leisure for travel abroad, and who have availed themselves of opportunities during their journeys to pick up stray bits of first-class work at low prices.

Then again, there are those who, through their connection with experienced dealers of unquestioned repute, are able to obtain occasional rare bargains. Despite the impression, therefore, arising from reports of the Seney sale, that the purchase of pictures is a profitable undertaking for any man of means, we advise the art amateur to proceed with extreme caution, particularly in the purchase of Corots, Daubignys, Troyons, and the alleged paintings of Diaz. There is scarcely a gallery, public or private, in the United States worth speaking about that does not pretend to have copies of the works of each of these artists. It is amazing that so many small collections, seldom heard of, claim to have two or three Corots, and Daubignys and Troyons by the half-dozen. The entire works of Daubigny—sketches and paintings—aggregate something like seven hundred, and yet there are said to be over three thousand among the public and private collections in the United States alone. The obvious inference is, that not one in five of the Daubignys in this country is genuine; probably one in ten would be a better estimate.

When it is remembered that foreign collectors of pictures, of wide and long continued experience, with ample means and provided with orders from the greatest galleries of Europe and the wealthiest private purchasers, are first in market to buy the works of famous artists, it will be seen that an amateur collector in the United States has little hope of securing many real "bargains" in the productions of the masters.

WESLEY AND HIS WORK.

THE memorials on the 2d of March, by the Methodist bodies, of the hundredth anniversary of the death of their founder, John Wesley, recall the half-century of active religious life to which this famous member of the Church of England applied himself. For it must be borne in mind that Wesley did not at the beginning intend to establish a new church or denomination. He sought to work within the pale of the Church of England, to which he was closely allied, and only broke away from it under the influence of positive and aggressive opposition that left him no other choice except the foundation of a new denomination.

The growth of Methodism since Wesley's day has been well described, by a word altogether too commonly used, as "phenomenal." To his keen, analytical mind, to his marvelous power for work, and his accurate attention to details, the Methodist Church owes everything. Beyond all this, Wesley had the highest spiritual gifts. He left the distinct and decided impress of his spirituality on his followers.

There is a vast difference, however, between the Methodism of to-day and that of fifty, or even twenty-five, years ago. The

class-meetings, the old-fashioned "love-feasts," and the "amen corner" are almost gone and forgotten. There is a pretense, to be sure, of dividing the congregation into classes, but there is no such attention to the requirements of the Discipline, particularly in large cities and in the churches which have felt the encroachments of fashion, as there was in former days.

Methodism is strong and flourishing, with a decided hold on the masses of the people and remarkable strength in the missionary field.

TOPICS OF THE WEEK.

THE new Constitution of Brazil is modeled quite closely after that of the United States, and its adoption with so little difficulty or dissension is favorable to the development of reciprocal commercial relations between the oldest and the youngest of the American republics.

THE tariff is a tax; but no one will object to it if it taxes some one else than ourselves. A dispatch from London says that James Wilson & Sons, builders, of Bradford, England, have failed, with liabilities of \$800,000, and adds: "The failure is attributed chiefly to the new United States tariff law, killing cash trade in packing-cases for woollens sent to America."

ONE of Iowa's prominent editors, the Hon. Wesley Bailey, recently died at Decorah in that State. He had been prominently identified with the Abolition and afterward with the temperance party, and up to 1860 was a prominent journalist in New York State. In that year he removed to Decorah, where he was the proprietor of the *Republican*, now published by his son. Another son, Mr. E. Prentiss Bailey, is the well-known editor of the *Utica Observer*, and a man of mark in the ranks of the Democracy, as well as in the ranks of journalism.

THE retirement from the United States Senate of William M. Evarts, the senior representative in that body from the State of New York, takes from it one of its ablest, most experienced and useful members. A man of unquestioned integrity, and extraordinary gifts, he was recognized from the time he took his seat as the peer of any Senator. Though he now retires, through the vicissitudes of politics, to private life, he will continue to be, as he has been for many years, one of the recognized leaders, and one of the ablest exponents of the best public sentiment. The excellent picture of Mr. Evarts printed in this issue brings out with admirable clearness the strong and striking features of a face full of resolution and character.

NOTHING in the field of amateur photography is attracting wider attention than the competition among amateurs that has been encouraged by our offer of prizes. The winner of the first prize in the second class, in our last competition, Mr. R. T. Hazard, of Philadelphia, may be very proud of his winning picture entitled, "Been up to mischief." We have heard numerous favorable comments regarding it, and it has recently been stated that Mrs. Harrison, the wife of the President, was so delighted with this photograph, reproduced in FRANK LESLIE'S ILLUSTRATED NEWSPAPER of February 7th, that she has painted a water-color copy of it. Prang, the famous Boston art printer, has also made it the subject of a very taking picture in colors.

THE recent accident in the tunnel leading out of the Grand Central Railroad station in this city cannot be properly charged to the mismanagement of the New York Central Railroad. It occurred on what is known as the Harlem line, operated and managed by an organization independent of the New York Central and Hudson River Railroad, and including in its system the tracks between the depot and along the short distance up to the Mott Haven junction. It is safe to say that, were the Vanderbilts in complete control of this short-track system, leading from their main station to the junction north of the Harlem River, the recent accident would not have happened; for, above all things, the Vanderbilt management is noted for the precaution it takes to prevent accidents.

THE details of the rescue of four miners who had been imprisoned by a rush of water in a coal mine for eighteen days come from Wilkesbarre, Pa. It is a story of one of the most remarkable escapes ever recorded. The four miners had very little food—only what was left in their dinner-pails—and nothing but sulphur water to drink during their protracted imprisonment. They lay in a cold, damp spot, and for two weeks were without a morsel to eat and drink, and still survived their terrible hardships. In view of this remarkable experience, it is easy to believe that, under such favorable circumstances as those which have attended the public fairs of certain exhibitors, a man might live for forty days without food and only on drink. There is nothing in the annals of personal adventure more remarkable than the story of the imprisonment and rescue of the four miners at Jeunesville, Pa. They had long been given up as dead, and their return to life was little less than miraculous.

THE Indiana Legislature is considering a bill which provides that any person damaged or injured by White Caps may recover damages from the county in which the act occurs. It has been surprising to residents in other States that the White Cap ruffians of Indiana were not promptly punished, but jurors drawn to try them have always hesitated to bring in a verdict of guilty, for fear of inviting the wrath and the violence of the White Cap organization. The Governor of the State has again and again threatened to prosecute county officials who did not drive out the White Caps, but even these threats have been ineffectual. If the damages done by this lawless organization can be charged up against the counties in which the violence occurs, tax-payers will be impelled to take action to prevent an increase of taxation, a point on which property-holders are always sensitive. The bill just introduced provides that if a man be whipped by the White Caps he shall receive from \$2,000 to \$5,000 damages, and that a

woman may recover \$5,000 to \$10,000. If the White Caps engaged in the whipping live in more than one county the various counties from which they come must meet the damages awarded. This is a just and righteous measure. Its passage will signalize the end of one of the most contemptible, sneaking, criminal organizations that has cursed any part of this country since the close of the war.

At the New York Custom House, recently, a large amount of machinery was entered which had been shipped by the firm of Messrs. Hind & Harrison, of Bradford, England, engaged in the manufacture of plush. Mr. Hind explained that the new tariff bill shut out their goods from the American market and compelled the firm to transfer its entire plant to this side of the water. It will be located at Clark's Mills, near Utica, N. Y. This is only one of several similar transfers of manufacturing interests made within the past few months. We wish some of these enterprises might locate in the Southern States, where there are splendid opportunities and where great inducements are offered for manufacturing enterprises, and where practical proofs of the benefits of protection would be of decided benefit to the cause.

THE statement has been made that there are more depositors in the Bowery Savings Bank of New York City than there are tax-payers in the municipality. The annual reports of the savings banks show that the largest number of depositors in any one city bank is nearly 116,000. The Bank for Savings heads the list with this number and the Bowery Bank follows with 107,353 depositors. During the past year there were deposited in the savings banks of New York City \$94,601,000, and there were withdrawn, \$93,830,000. The total number of depositors reached the enormous aggregate of 710,888. As the savings banks are mainly the custodians of the earnings of the working masses, it will be seen that the latter, so far as New York City is concerned, are quite prosperous. A study of the figures must lead to interesting conclusions.

A SENSATION was created in London recently by the published statement that the Lord Mayor of London had appropriated a part of one of Dr. Spurgeon's old sermons and incorporated it in his address before a young men's Christian institute. The newspaper which exposed the plagiarism printed in parallel columns the parts of the two discourses that were identical. The Lord Mayor says he never read Mr. Spurgeon's sermon, and very likely tells the truth, for it is probable he did not write his speech. The person who really wrote it was the plagiarist. If the public knew all the alleged statesmen and public officials who never write a speech they deliver, a startling sensation would follow. The cheapest trick of the average politician is to buy his speeches, or have them written for him by some convenient "secretary." It is no secret that this is done; and even messages and reports emanating from the highest public officials at Washington have been at times boldly credited to others than the persons whose names were appended to them, and no one has cared to deny the imputation.

THE last discovery that remains to crown the art of photography is that of reproducing natural colors. Announcements of this discovery have been made repeatedly, but nothing practical has resulted. At the last sitting of the Academy of Sciences in Paris, according to the *London News*, M. Lippmann (Professor of Physics at the Sorbonne) disclosed the methods by which he had succeeded in photographing all the colors throughout the range of the spectrum. The artist does not go beyond the photographing of bands of simple, unmixed colors, and is now at work experimenting with his principle to see if he can photograph mixed colors. Amateur photographers, as well as professional, will be interested in the process, which the *News* describes as follows:

"Some time ago it occurred to M. Lippmann that if, instead of a continuous wave of light crossing the photographic plate, a broken line (produced by 'interference') were sent across it, the silver, instead of being precipitated in one mass throughout the gelatino-bromide, would settle in layers (about the thickness of the soap bubble). By placing a looking-glass behind the plate, the red light, for instance, caused the silver to be deposited in layers of half the thickness of a red wave length. Blue light would cause the layers to be somewhat thicker wherever it passed, but these layers, coinciding exactly as they do with the length of a wave of light, can only let pass the same light which originated them. This is the whole principle of M. Lippmann's remarkable discovery, and practice shows that it will work in the case of the solar spectrum and of stained windows. Whether it may be applied to landscapes or portraits the future alone can tell; but there is nothing unreasonable in the hope that it will be so."

A CORRESPONDENT at Medusa, Albany County, N. Y., a farmer, who gives us his name, writes to commend FRANK LESLIE'S ILLUSTRATED NEWSPAPER, and particularly two editorial articles it recently printed: "The Farmers' Platform" and "A Fool on Finance." Our correspondent makes some comments which show that he has a much clearer knowledge of the situation than many Western farmers possess. He says:

"I have watched the growth of the Farmers' Alliance with especial interest, and regret to see so many foolish and senseless suggestions produced by some of its leaders, many of which must prove dangerous and ultimately ruin the Alliance. Evidently the organization is sadly in need of some solid-headed leaders to manage its affairs, particularly on the financial question. I am convinced there never was a more harmful delusion than the free silver coinage agitation, and if put in force it must bring serious disaster to the farmers, since reaction must follow an unhealthy stimulus of trade. Have we, who invested in real estate during its inflation, forgotten the wretchedness its fall produced? I am fully convinced, after a careful survey, that the country was never in a healthier condition financially, and the prospects were never more encouraging for the farmer than at present, since the purchasing power of the dollar was never greater, and farm produce, with but few exceptions, brings remunerative prices. I see no reason why the industrious, economic farmer will not succeed if he will abandon 'side shows,' cease grumbling, and attend strictly to his legitimate business. If I were to ask for a change of any kind it would be that Congress might give the country an honest silver dollar, and that our State Legislature might change the law so that personal and real estate might share equally the burden of taxation. I started farming eighteen years ago, went heavily in debt for my farm, bought almost all the tools I needed, and I am to-day entirely out of debt, with a good farm, plenty of tools, and well stocked. Farm, tools, and stock to-day cost but a little more than half what they did then. What more can a farmer who wishes to start in life ask for?"

MISS LILY BONDURANT.

ONE feels a sense of exultation, of involuntary thanksgiving for the boon of sight and sensibility, in the presence of such a rare and radiant creature as Miss Lily Bondurant.

She is that fairest handiwork of God—a beautiful woman—yet scarce a woman, either, in anything but social lore and experience, and worldly adulation, since hardly eighteen birthdays have dawned upon her pretty head.

She is an emanation from Kentucky, that good old spot traditioned for the noblest specimens of physical woman-kind in all the land. Moreover, many creditable authorities are prepared to give their affidavit that she is the handsomest woman of her State.

Her beauty is of that blonde and tender type that appeals to stern masculinity with gentle violence, and arouses all the chivalry and fealty in a strong man's nature.

Her hair is soft and fluffy, a pale gold like the locks of Raphael's cherubs. The color, too, upon her rounded cheeks is fresh and infantile. Her nose is just a wee bit "tip-tilted, like a flower," a dainty, celestial-minded little member, made more for love than reverence, and that gives a pretty touch of innocent audacity to the face. She has blue eyes, of course, and darkly lashed, the kind that are an inevitable adjunct to fresh, exuberant fairness like Miss Bondurant's, and a mouth which is mute eloquence itself. She is youth and health incarnate—a veritable Hebe, all curves and rounded outlines.

She has reigned a belle in many places in the South, and in New York, where her flower face has created a decided furore. Her elder sisters, like herself, were noted Louisville beauties, all wedding, in due time, by an odd coincidence, prominent journalists. Will the fatality continue throughout the family? folks query with wise nods.

Miss Bondurant will summer this year at famous Southern mountain and seaside resorts. DAISY FITZGUGH.



SOUTHERN BELLES AND BEAUTIES.—VI. MISS LILY BONDURANT, OF LOUISVILLE, KY.

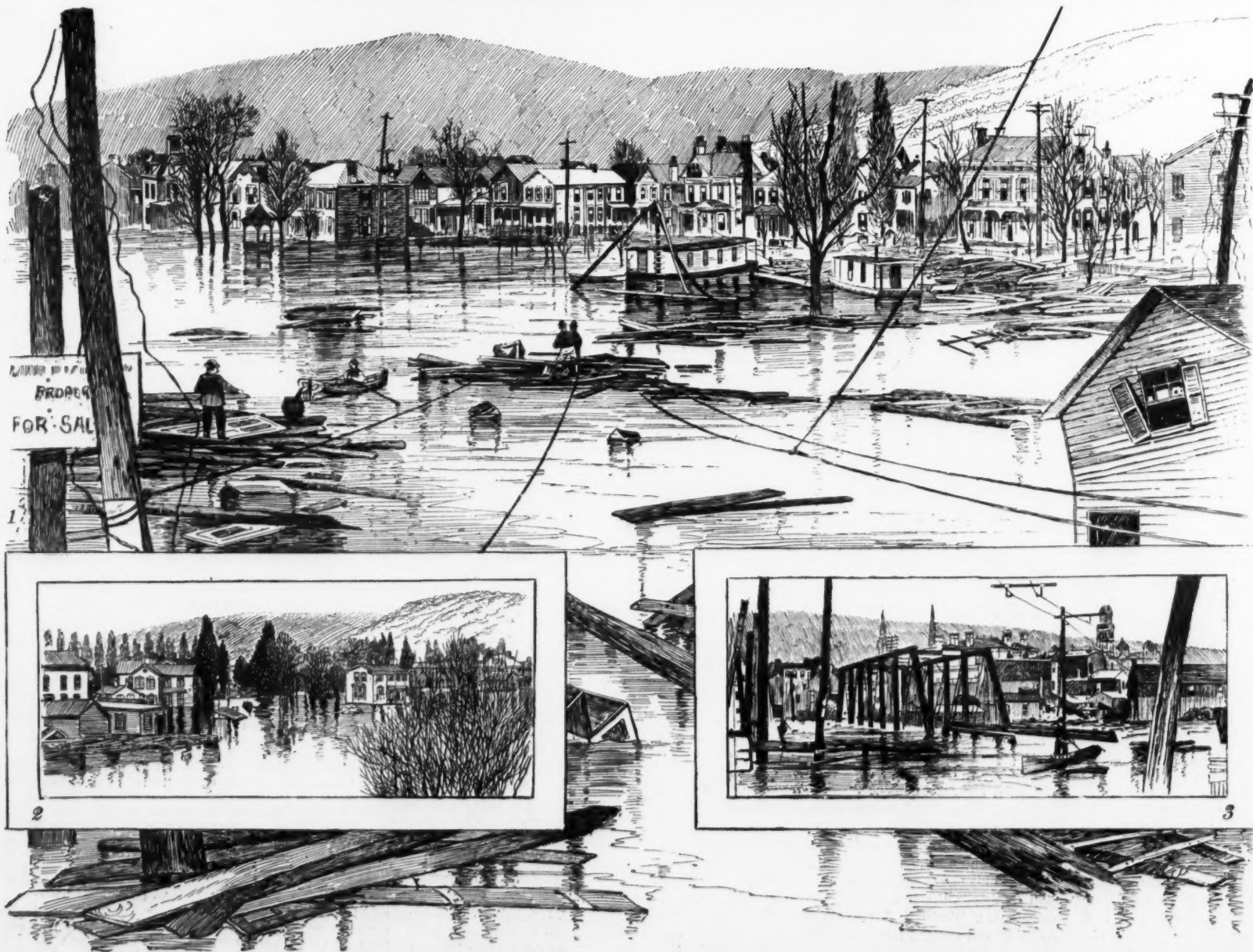
DISASTROUS FLOODS.

DISASTROUS floods have prevailed in various parts of the country during the past weeks. Heavy storms with a deluge of rain swept over the Salt River valley and other sections of Arizona and southern California, destroying hundreds of homesteads and carrying away many dams and bridges. Similar floods have devastated the regions of the Ohio. In the vicinity of Wheeling and Parkersburg, W. Va., great damage was done and thousands of people were thrown out of employment. A number of persons are reported to have been drowned. Our illustrations on this page depict some scenes of the flood near Wheeling, W. Va.

The thaw and floods were succeeded, during the first three days in March, by a cold wave which extended over the entire North and West. At points in Canada and Vermont the thermometer indicated forty degrees below zero, while in New York the mercury fell to nine degrees above zero, the coldest of the season. Comparatively heavy snow fell throughout New England and the Middle States on March 3d.

WORK OF THE LATE CONGRESS.

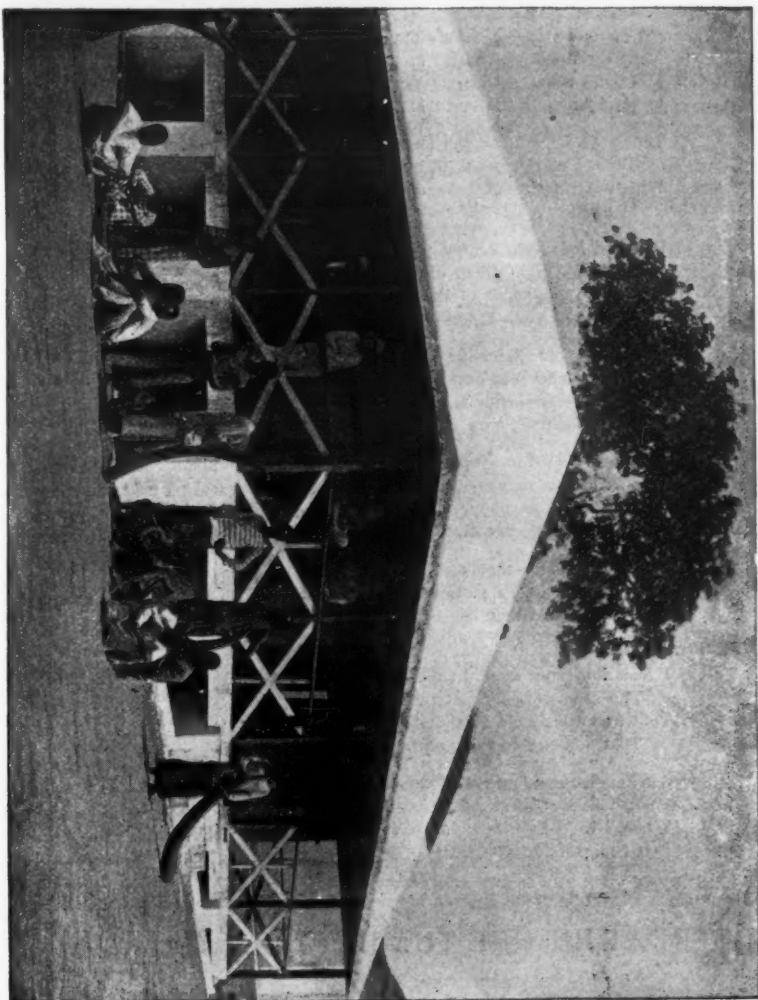
An extraordinary amount of business was accomplished by the late Congress. The most important measures enacted by it were the McKinley Tariff law and the new Silver Coinage law providing for the monthly purchase of 4,500,000 ounces of silver. Next in importance is, perhaps, the shipping bill. Other important bills are those for the relief of the Supreme Court, for the enlargement of the navy, for increasing the strength of the army, etc. A new apportionment of Representatives among the States under the new census has been made. The House convening in 1893 will contain 356 members. This Congress also provided for the repayment of the direct tax to the States upon which it was levied in 1861. The total amount to be repaid is about \$16,000,000.



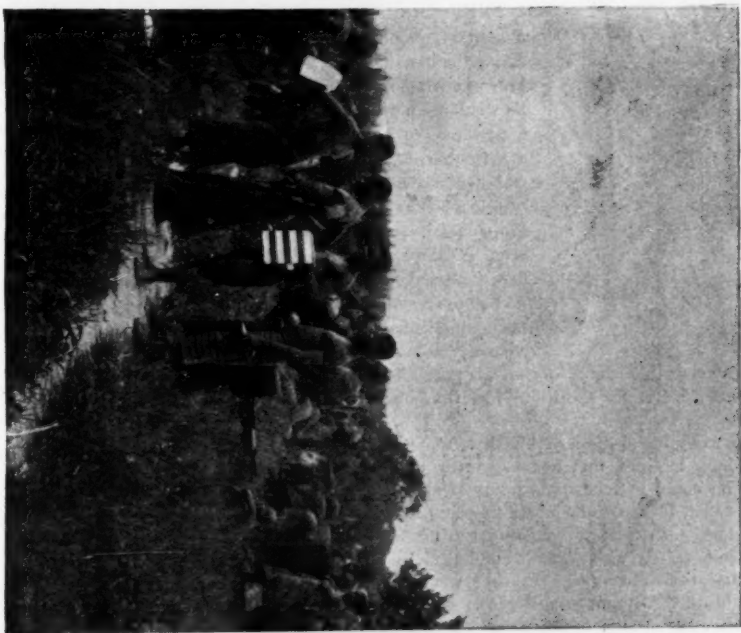
1. South Front Street Island, from bridge. 2. Zane Street Island, from suspension bridge. 3. Main Street bridge, looking north.

THE RECENT FLOODS IN THE OHIO RIVER AT WHEELING, WEST VIRGINIA.

FROM PHOTOS SUPPLIED BY A. D. CUSHING.



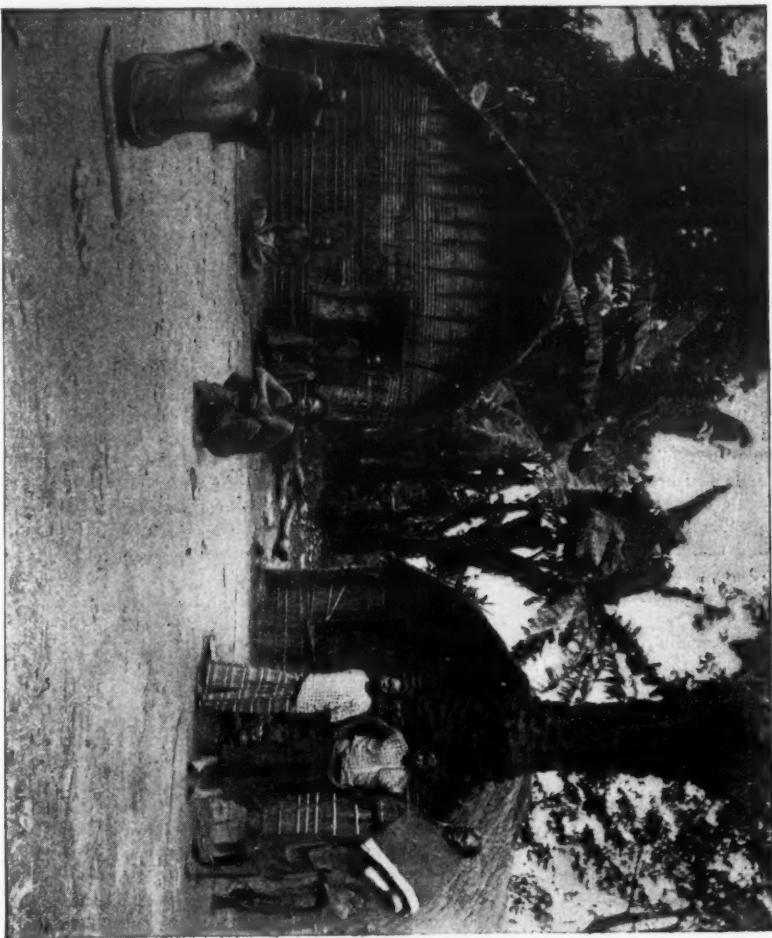
A TRADING-STATION NEAR THE MOUTH OF THE CONGO RIVER.



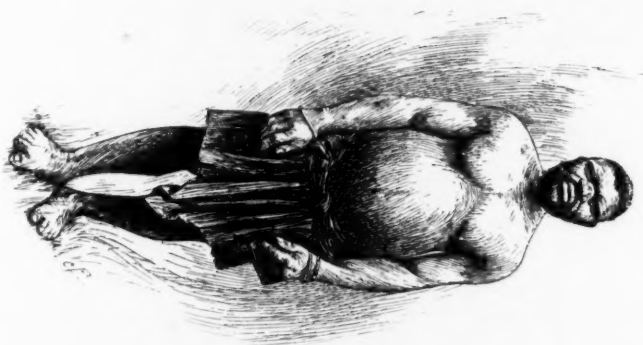
SOME OF GLAVE'S NATIVE CREW AT KINSASSA MARKET PLACE.



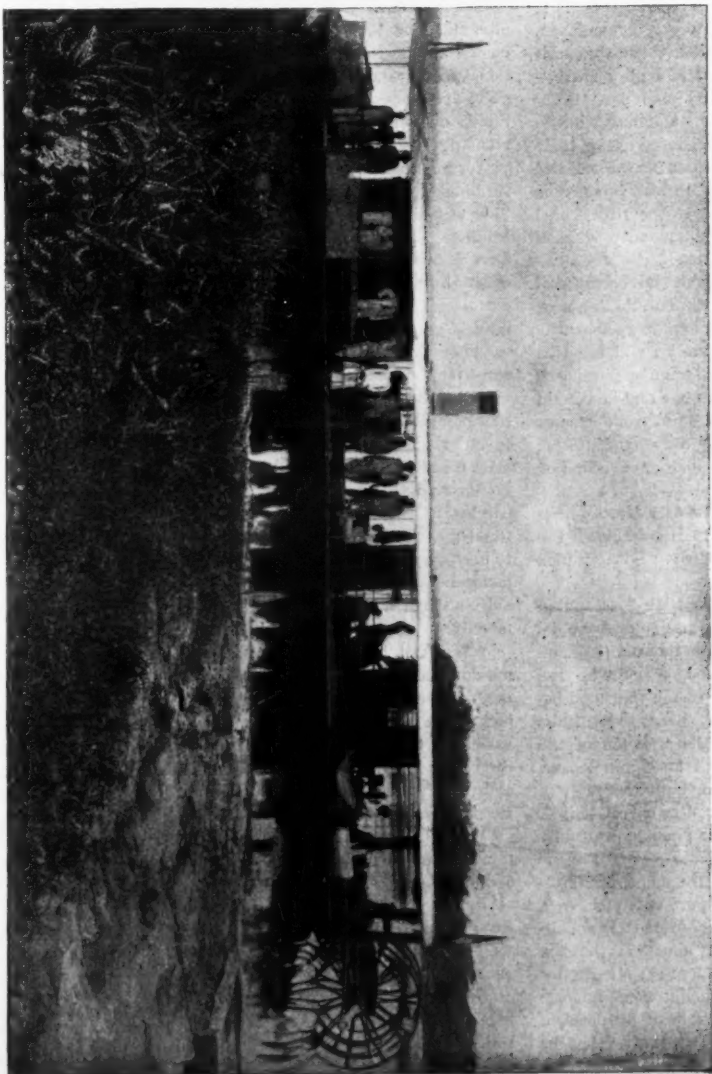
VIEW OF THE LOWER CONGO FROM THE OVERLAND TRANSPORT ROAD NEAR SEALAMA.



GLIMPSE OF NATIVE VILLAGE AT KINSASSA.



NATIVE TYPE OF BA-CONGO TRIBE, LOWER CONGO.



STEAMSHIP "FLORIDA," STERN-WHEELER, OF WHICH GLAVE HAD COMMAND.

MIGNONETTE.

WE stood beside a meadow rill,
I clasped your hand in mine;
The wind came softly from the hill
And brought the scent of pine.

The birds sang love; the lover sun
Came o'er the peaks of mist
With eager feet, and, hastening down,
The valley's lips he kissed.

I looked into your happy eyes,
Such love-light there did dwell,
'Twas like a glimpse of Paradise,
And then your lashes fell;

And then your trembling hands undid
The flowers that you wore,
And, with your lovely face half hid
And blushing more and more,

Upon my coat you pinned a spray
Of fragrant mignonette,
And said: "This happy, happy day
Will you, sweetheart, forget?"

Dear heart, since then, still side by side
We've trod life's path together,
And love, since then, has been our guide
In fair and stormy weather.

I look into your eyes divine,
The same love-light is there
That wondrously did in them shine
That summer morning fair.

Ah, can I, then, forget the day—
The best of memory's store—
When, with your heart, you gave the spray
Of mignonette you wore?

INGRAM CROCKETT.

A RETREAT BEFORE THE BATTLE.

BY FLAVEL SCOTT MINES.

MR. ANDRONICUS TROTTER was a man of prodigious sympathies and a limited income. Not that he was a pauper by any means—he wanted a new suit of clothes or a new hat he bought it without any trouble and suffered no financial inconvenience; but he was unable to ameliorate the condition of the general public by founding some great eleemosynary institution, as he would have liked to do, so he had to content himself with relieving individual cases of wretchedness. He was a prudent man, and his sympathies never outran his pocket-book; but it would have been better for the world had the pocket-book been unlimited.

His many friends termed him a fortunate man, and perhaps he wanted to show that he was worthy of his trust by doing what he could to relieve the army of unfortunates. It was a great dream of his life to found a "Retreat for Aged and Indigent Bachelors,"—for the sympathies of Mr. Trotter were confined to his own sex. He was not a woman-hater exactly, but he had a holy horror of womankind. He could not bring himself into contact with them without experiencing a sense of terror. It might have been bashfulness or diffidence, but he could never rid himself of it, and by the time he had reached his fortieth year he was a confirmed celibate. It might have been that the natural chivalry of man toward woman was latent in him, and would have been awakened had the right one come along, but no art of woman had ever struck a responsive chord in his breast, from which it might be inferred that the right one had become lost somewhere on life's journey, or else lingered unduly.

In the twilight of a chilly November afternoon Mr. Trotter sat in his comfortable study and gazed into the fire. He was smoking a pipe, for he had sworn off cigars for a week in order to devote to some worthy object the money that would have been spent in that direction, and on that afternoon he was wondering what particular object was most worthy of receiving the benefit of the special act of self-denial.

"Five dollars," he mused, "wouldn't be much to start the fund for the bachelors' retreat with—though that fund must be started some day. Mrs. Mulligan is able to go to work again, so the doctor informed me, and— Confound it! so I have to go around hunting for misery? Isn't there plenty of it right under my nose? Yes, there is; John Simpson looked worried to-day, and a man can't do much on twenty-five dollars a week. He's a faithful clerk, is John. I wonder if I could help him? I'll see him to-night—I will for a fact,"—and then the benevolent creature began to build acres of hospitals and orphan asylums in the perishable air.

That evening, after his dinner, Mr. Trotter looked up the address of his clerk. It was a small flat in a distant and not particularly fashionable part of the town, but sympathy over-ruled all obstacles, and the amiable gentleman started forth on his mission. It took nearly an hour to reach the street where John Simpson lived, but when he reached it Mr. Trotter was surprised at the general respectability of the locality. Like many other people, Mr. Trotter imagined that the parts of his native town with which he was not familiar were not particularly pleasant places to live. He found the number in due course and waited a moment after ringing for the door to open, whereupon he ascended to the third floor.

"Well, Simpson," was his greeting as he came face to face with his clerk, who opened the door. John Simpson started as though he had seen a ghost.

"Mr. Trotter!" he ejaculated, in just such a tone as he would have said, "The Devil!" had his satanic majesty suddenly risen through the floor. The clerk led his employer into the little reception-room, which Mr. Trotter noted with a quick, admiring glance. He was about to remark, "You have pleasant quarters here, Simpson," when he stopped short at the first word. A dainty little figure dressed in sober gray had suddenly appeared in the doorway, and Mr. Trotter could scarcely believe his eyes. He had never reckoned upon John Simpson living with any of his family—in truth he did not know that he had any—for he would most certainly not have put himself into the path of a woman! "My—my sister, sir," said John, in a hesitating way, for he knew Mr. Trotter's failing. Mr. Trotter endeavored to bow gracefully, and realized that his actions were most awkward. He knew that he ought to say something, but he didn't know exactly what. There was such a look of mischief in the eye of the young lady, such a suggestion of fun in her open smile, that Mr. Trotter felt certain that John had informed her of his antipathies, and the young lady herself verified his suspicions by remarking, "Oh, Mr. Trotter, I am so glad to see you! John has told me so much about you." Then she increased the poor man's confusion by taking his hat and coat, which duty John had neglected to perform. He was prevailed upon to take a great easy-chair, and on one side sat the demure little woman, smiling pleasantly, and on the other side sat John Simpson, looking nearly as uncomfortable as Mr. Trotter. The latter, however, managed to find courage enough to finish the remark that had been interrupted by the entrance of John Simpson's sister.

"You have nice quarters here," he said, audibly. No sooner was the belated remark out of his mouth than he suddenly recollected that the main object of his visit was to dispense charity, and he looked at the little woman, then at the plain but comfortable and homelike surroundings, and wondered how in the world he could ever explain the object of his call. It would be impossible—and insulting, too—he thought as he looked sideways at the young person. It was simply awful, he reflected and shuddered. But meanwhile the little woman was talking away for dear life in praise of the rooms and her good John, and when she stopped to take breath the host had recovered his self-possession and Mr. Trotter was a little more at ease. Then an argument took place between John and Mr. Trotter, the latter declining to take the proffered cigar until it was thrust upon him, and he lighted it with a mental note to the effect that it did not interfere with his anti-cigar vow, inasmuch as it cost him nothing. After the cigar was lighted things seemed to progress wonderfully, and Mr. Trotter started once or twice as he found himself addressing the hostess. He really enjoyed his call, and when he rose to go John assured him that the humble flat was honored by his presence.

"I came," answered Mr. Trotter, beginning with the anglicized version of Caesar's famous epigram, "I came,"—and then suddenly recollecting the cause of his visit, he continued, stammering, "to—to see you."

The fact was so evident that no one dared gainsay it, although the demure damsel smiled.

"This is the first but not the last time, I trust, Mr. Trotter," she said, pleasantly, and the worthy man had to take the outstretched hand for a finite part of a second.

Once in the street, Mr. Trotter heaved a sigh of relief. He had enjoyed the call, considering the circumstances, but he was delighted to be free. Thinking the matter over he came to the conclusion that he had acquitted himself with credit, and no man pleased with himself and his actions regrets the circumstances that bring about self-congratulations.

Once or twice on his homeward way he actually thought of the sister—wonderful thoughts for Mr. Trotter!—and he came to the conclusion that she was an exception to the general sex. Poor, misguided man; little did he consider that every woman is an exception to any rule ever formulated, and had his acquaintance been wider he would have realized that man must never wonder at a woman, or compare her with any standard whatsoever. As he went to sleep that night he registered a vow to do something for his poor clerk, John Simpson, but he was puzzled with the thought, not knowing what to do. Morning brought no solution of the problem, but as he glanced over the papers and saw the notices of amusements he reasoned mentally, without putting his thoughts in words, after this fashion:

"Recreation plays a great part in keeping up spirits and health, and John cannot surely afford much pleasure in that way. For the benefit of my business John must be kept in good health, therefore," said the self-blinded old gentleman, "I will see that he goes to the theatre," and on his way down town he purchased two good seats for a popular play. It was strange that he bought two seats for one person, and the mystery was not made clearer when he said to John, later in the day, "By the way, Simpson, wouldn't you like to go to the theatre?" and gave him both tickets.

John was delighted and the next day said to Mr. Trotter, "It was very good in you to remember us, sir. Bessie enjoyed it very much." Whereupon Mr. Trotter replied: "So you took your sister, eh?" and seemed surprised.

"So her name is Bessie," suddenly remarked Mr. Trotter that afternoon, as he sat in his study and indulged in one of those delightful little conversations with himself. As he said this, and appreciated the full force of it, he shuddered, as one who has exorcised an evil spirit, and is rewarded by seeing the fiend before him. Less than an hour later, so quickly that it seemed like a deed of penance, Mr. Trotter drew up a long sketch of the "Bachelors' Retreat" and opened an account for it in a ledger, crediting himself with fifty dollars. Then he built the place in the glowing ashes and pictured John Simpson as a gray-haired, contented old man, sitting beneath one of the piazzas, peacefully consuming his latter days in smoke.

A day or two later, while at his desk in the office, Mr. Trotter saw the front door open and a female figure entered. In a moment he discovered that it was an ex-resident of Italy soliciting alms, while her husband played popular music of the last generation on an organ outside; but the incident set Mr. Trotter thinking. Suppose John Simpson's sister should come in some day while he was there! Although the memory of his pleasant visit had not died away, yet Mr. Trotter was positive that he would rather hide in the safe than meet Miss Simpson in the

office before the office-boy and two other clerks. The more he thought of it the more he worried, and started nervously every time the door opened. Never had his office been invaded by any woman save the one who did the cleaning and others who were begging, but Mr. Trotter realized that such a precedent might be violated any day, and the realization came with a sudden sinking of heart. That afternoon a carpenter erected a private room in the back of the office, and Mr. Trotter was easier; but every time he was about to go out he made a careful survey of the office before venturing forth, and then bolted for the door. All the clerks wondered "what had come over the old man," and boldly compared notes after every flying exit. Meanwhile the "Bachelors' Retreat" fund remained in its original state, and no more cash was added to its credit. Mr. Trotter thought of this fact one afternoon, when he did all his fanciful and sympathetic thinking, and he also remembered that the money he had saved on swearing off cigars had not been disposed of.

"By Jove!" he said, talking to a match-safe in the shape of an owl on the mantel-piece. (As the owl was sacred to Minerva it would have been more appropriate to have invoked that fair divinity, but Mr. Trotter was not well read in mythology.) "I was going to give that money to Simpson—so I was." He didn't think of the theatre tickets and the money expended thereon, but he called to mind a speech that John had timidly made a few days before: "Bessie hopes you'll come around soon again, sir."

"To-night's the time," he said in response to the recollection; and that night again he wended his way to the little third-story flat.

For a wonder Mr. Trotter's bashfulness faded at the truly hearty welcome he received from Bessie Simpson. It is true that John looked more embarrassed than he did on the night of the first visit, but Mr. Trotter put that down to his credit, and was as affable to him as a fellow-clerk when the young lady was absent for a few moments, and gave vague hints of advancement which seemed to distress John more than ever. But the gayety and lightheartedness of the young woman were wonderful. She sat near Mr. Trotter and soon had him explaining at length his ideas for the "Bachelors' Retreat."

"Won't it be nice!" she cried, as though it were a thing assured; and, indeed, her listener was more sanguine than ever. "But I think it is too bad, Mr. Trotter, that you don't do something for old maids. When we get rich enough—John and I—I am going to buy ground as near as possible to the 'bachelors' home,' if you have it built then, and erect a place for old maids."

"Why?" quoth Mr. Trotter, with wonderful gallantry. "You do not expect to go there—while I hope to breathe my last in my own institution."

The young lady went off into a peal of laughter in which John joined feebly.

"No, no," she cried, as soon as she was able; "I don't expect to die in any old maids' home,"—and then she laughed again heartily.

Mr. Trotter looked puzzled, and then came to the conclusion that she must be engaged to some one whom he had not heard of, but Bessie, with woman's quick wit, fathomed his thought.

"So you think I have a beau," she laughed. "Well, I have—but it's only dear old John."

Mr. Trotter chuckled at this—first, because he thought he ought to pay some tribute to the devotion of such a loving sister, and secondly, because somehow he felt relieved that any future call he might wish to make would not be disturbed by this unknown outsider. After this Mr. Trotter was positively gay, and took his leave without any embarrassment at all.

Business was very brisk with Mr. Trotter for several days after this, and kept him at the office until late at night. Two clerks and the office-boy also stayed, but John Simpson went home. Every day, at the usual time for closing, Mr. Trotter would go to John's desk and say: "I guess we can spare you to-night, Simpson; your sister will be expecting you home," and notwithstanding his protestations John had to go, and leave his employer and fellow-clerks at work. Mr. Trotter excused himself (to himself) by saying that, although he needed John, he couldn't have any female relatives looking in after hours for their recreant brothers. He did not consider that the other two clerks might have sisters by the score, and these two mortals felt themselves dearly hurt, and wondered where John got his "pull with the old man" from. The small office-boy worked and suffered in silence, wishing that he had some influence with the "boss."

After this busy season was over Mr. Trotter once more resumed his afternoon reflections before his study fire. The remark of Bessie Simpson touching the old maids' home tickled him immensely. He wondered whether it would be fair in him to build the "Bachelors' Retreat" before the girl was ready to start the rival institution. But she might marry some rich man, he thought, and build before he did; for he considered her as earnest in the matter as he was himself. He chanced one day, to meet her in the street, and actually stopped a moment to speak to her—she looked so very charming in a plain gray dress. He mentioned that the fund for his scheme was progressing favorably (he had added twenty-five dollars to it), and she laughed merrily.

"Won't it be just elegant," she said, "when both buildings are done, and the old bachelors can come over and make love to the spinsters?" and then she went off laughing heartily at the idea, while Mr. Trotter stood rooted to the spot in horror at the bare suggestion of such a thing. Such a condition of affairs, if the young lady really meant it, would be too horrible to imagine, and the gray-haired old dreamer felt as though the "Bachelors' Retreat" had received a mortal blow.

When he next sat down to think his scheme seemed almost a thing of the past; but he thought of the philanthropic Bessie and murmured, "But we might combine and build an orphan asylum." Then his mind wandered skyward and utilized the rosy sunset clouds in building castles, which, strange to say, were not eleemosynary institutions of any kind. And then, suddenly as the cyclone sweeps down upon an unprotected hamlet on the western plains; as unheralded as the thunder which follows the lightning-flash; as bewildering as when one is abruptly waked from a realistic dream, the conviction came to Mr. Trotter that he had been thinking of Bessie Simpson. The latent

chivalry of his nature had asserted itself but too, too abruptly. It staggered the staid old bachelor, who entertained such fear of women, and made him sick at heart. He did not stop to analyze his feelings and see whether he loved the girl—the thing was simply not to be thought of. He wondered whether he had shown her any attention that might be misunderstood. His kindness to her brother might be construed into kindness to her, but he would go no further. He had lived a bachelor too long to change at his time of life, and though a woman's glance had pierced his armor of sympathy and touched his heart, he would flee—escape was the only thing. Life would be a nightmare if he lived in the same town with her; he might meet her at any time; and, on the other side, the old gentleman realized the fact that if he lived near her he might be tempted to call on her. Alas for the weakness of human nature! Mr. Andronicus Trotter decided that he must go South for his health, and that night he packed his satchel and made all the arrangements.

The next day at the office he said nothing until afternoon, and then he called John Simpson in to him.

"I am going away for a month or six weeks," said Mr. Trotter, not realizing that absence makes the heart grow fonder, "and I want you to take charge of the office, and—*and*— By the way, Simpson, say good-bye to your sister, and—*and*, I say, Simpson, you ought to provide that girl with—with a fine young husband, and—"

John Simpson heard this speech with blushing cheeks, and before Mr. Trotter could finish broke in hurriedly, hesitating and stammering as he spoke:

"Mr. Trotter, sir, excuse me, but—but Bessie is not my sister—*she's my wife!* We were married during my vacation last summer, and—*and*—I thought it might displease you to think I was married, not being married yourself, and—"

"Simpson," said Mr. Trotter, "go outside and wait until I call."

The young man did as he was bid, feeling sure that he was to be discharged, but he had no sooner closed the door than Mr. Trotter executed a sort of war-dance on his mat.

"Saved! saved! Andronicus!" he remarked, smiling at himself in the mirror. Then he resumed his seat and called for his clerk.

"Simpson," he said, as that penitent individual stood before him, "I don't think I'll go away just yet. I hadn't read this letter when you were here before (he hadn't read it in John's absence, either, but he told the truth), and I don't think I'll go. It's rather late for a wedding trip, but if you want a month just take it, and you and Bessie—Mrs. Simpson go off on a spree. Your salary is thirty dollars a week beginning to-day. Good-bye, John. Draw on me while you're away if you want any money. Good-bye." Then Mr. Trotter fairly pushed the astonished man out of the office without waiting for any thanks.

"By Jove!" said the worthy man, a few hours later, before his fire, "I'll devote the retreat money to a Simpson fund, and give them the seventy-five dollars and the rest that would follow, if they'll name the first boy Andronicus Trotter Simpson."

IN FASHION'S GLASS.

NOTHING could be more striking than the new satin brocades introduced this spring, and few materials could be more attractive than the mulls, batistes, and gingham. The artistic beauty of the former is their greatest charm, while the simplicity of the latter is quite apart from cheapness. In the every-day fabrics accessible to the shopper, the variety now seems boundless, familiar material being newly woven or associated, so as to give novelty of appearance.

One of the new varieties of gingham is the broché, which is very effective in a rose pink showing an odd figured stripe in black. It is easy to picture a very taking summer dress of this pattern, with trimmings of black velvet. In making up these cotton fabrics the idea will be kept in view of wearing them throughout the season without laundering, as, while we cannot say that washing takes the "starch" out of a cotton dress, it certainly takes the style out of it.



RECEPTION GOWN

Some very attractive novelties have recently been brought forward in light wool materials. The first and most striking are the wool grenadines, with groundings of electric blue, heliotrope, and gray, showing scattered figures in large blocks and various odd designs. These are in contrasting color, and in silky, hairy effects. Thus the heliotrope will show blocks two inches square in light tan color, while the grays and blues will show varied patterns in their own shades, but darker. The novelties in kerseymeres and chevrons are, to all appearances, unlimited.

There are many revivals of old favorites this spring, especially in bengalines, poplins, and brocades, and the black bengalines, with little posy patterns, are simply charming. Nothing could

be more delightful for summer wear than these silk-and-wool mixtures, so cool and comfortable, and always stylish. A pretty example is given in the illustration, showing an exclusive French design intended for royal favor. It is made of white bengaline, with broché flowers of primroses. The bodice presents a novelty which has obtained abroad considerably during the past season, that is the low-cut corsage with long sleeves, and which will probably meet with much favor on this side of the water as well. The top of the corsage is outlined with a garniture of gold embroidery and pearls in Greek design. These quaint fashions, which are in general so becoming and always so picturesque, it is quite safe to predict, will never again grow out of date.

There is a great disposition to wear green in the evening. It lights up well, and as few can wear it to advantage, it is frequently necessary to relieve the shade with some delicate-tinted tulle. Pingat, of Paris, has always insisted upon introducing this pale tint into his evening and ball robes, and it is only under gas-light that the beauty of such a toilette can be appreciated. Blue, which has of late been treated with such utter neglect, will undoubtedly be a popular color this coming season. Its return to favor has been gradual, as it began insidiously with a strong suspicion of gray in its compound, and was known as electric; then the cheery tone of the gendarme's coat; then it assumed a turquoise tint, and now the full, deep shade of the cornflower flourishes, and we may shortly expect the old royal blue to reassert itself.

Jaunty and stylish, indeed, are the new spring jackets, as a rule made of plain, quiet shades of cloth, with edgings of braid. They are principally long in the skirt part, and open to the waist in squares. One design is a smoke-gray cloth, with double-breasted fronts, and flaring, cavalier cuffs. The back seams are open in the lower part, and the entire edges of the garment are finished with a narrow, mixed braid of black and silver. This jacket is sold at the remarkable price of eighteen dollars.

The Henri II. capes afford very comfortable and convenient wraps for early spring, and the majority are made of cloth to match the costume.

A new and beautiful line of French gingham has been produced this season which are called brocaded cottons. The figures are in silk on the cotton-ground and are woven in the most delicate patterns and shades. These vary in price from fifty to eighty cents a yard. Other varieties in broché figures are less expensive, but quite as effective in pattern and coloring. Among the novelty silks displayed on the counters are the most exquisite mixtures of weaving and coloring in Louis XV. designs, India silks with delicate stripes in self-color, shot silks, and Louisines in broken plaids and checks. Plain India silks, all popular colors and varying widths, range from forty-five to seventy cents a yard.

For information, thanks are due James McCreery & Co.

ELLA STARR.

LIFE INSURANCE.—A GOOD STATEMENT.

ONE of the best annual reports issued by the life insurance companies this year is that of the New York Life, a summary of which has appeared in our columns and, no doubt, has already attracted the attention of my readers. I especially call attention to these annual reports, as they appear from time to time. They show in succinct form the condition of the business of the respective companies. Any one can study them, for they are simple and readily understood.

The New York Life, during 1890, according to the official figures, had a total income of over \$32,000,000, and paid its policy-holders over \$13,000,000. It issued nearly 46,000 new policies, or almost 1,000 a week, and the total new insurance written reached nearly \$160,000,000. The assets of this company aggregate very nearly \$116,000,000. It has a surplus of nearly \$15,000,000, over 173,000 policies in force, and its insurance aggregates \$569,000,000.

Ten years ago everybody in the insurance business thought that the New York Life was doing a wonderful thing when, in a single year, its new insurance amounted to over \$22,000,000. Last year it was nearly eight times that figure. Its annual income in 1880 was only one-fourth of its income for 1890, and its assets have risen almost in the same proportion, while its surplus has grown in ten years from \$6,000,000 to nearly \$15,000,000. Those of my readers who have remarked my approving comments regarding this company will now understand why I have indorsed it. There are very few companies in the world that can make such a showing, and it is exceedingly creditable to President William H. Beers and Vice-Presidents Tuck and Welch, and their associates in the management of this magnificent property.

A correspondent at Brooklyn asks my opinion regarding the People's Reserve League of that city. It is sufficient to say that it announces that it "pays weekly sick benefits and \$1,000 at a cost of only \$1.25 per month." It is one of the bond or certificate schemes that I have denounced, and that the authorities of various States have taken action against. Have nothing to do with it.

From Centralia, Va., "Assurance" writes me regarding the standing of the Granite State Building and Loan Society, of Manchester, N. H., which offers for \$1.00 a month for seven years to give \$200. Several associations bearing names somewhat similar to this have been excluded from business by the authorities of Vermont. On general principles, I should say that it was impossible, by legitimate business methods, to pay \$200 at the end of seven years for \$84.

The same correspondent wants information concerning the Reverting Fund Insurance Association of Reading, Pa. Of this I know absolutely nothing. Certainly it is not a very large concern; not large enough for me to bother with.

A Cheyenne, Wy., correspondent asks for my opinion regarding the American Investment Union, which has its principal offices in New York, and is a sort of real-estate concern that takes the money of the investor and promises to pay him whatever may be earned, but guarantees nothing. I had rather put my money in a savings bank than with the American Investment Union—a great deal rather.

A Portland, Ore., correspondent says he does not remember having noticed any reference in my column to the Mutual Reserve Fund Life Association of New York. He wants to know if it meets its obligations. I am surprised at the inquiry, for I have repeatedly commended the Mutual Reserve Fund Association as the best of what are known as the "level-premium companies." President E. B. Harper has made for it a reputation that is the envy of all competitors.

From Traver, Cal., a correspondent inquires regarding the Northwestern Masonic Aid Association, and its standing as an

assessment company. Only a short time ago I expressed my opinion regarding this association. It is fairly strong, but by no means one of the strongest.

From Cleveland I have an inquiry in reference to the Mutual Union Association of Rochester, N. Y. It is accompanied with the statement that it is difficult to obtain receipts for moneys paid in for dues and assessments. The statement made by my correspondent should be reported to the insurance department of this State. It involves a very serious accusation, in my judgment, against the management of the Mutual Union Association. The official report of this concern showed that it had cash assets at the close of 1889 of only \$2,000 and 412 certificates in force. This shows that it is not much of a company.

From Red Bank, N. J., comes an inquiry regarding the Home Benefit Association of New York. The assets of this concern, according to its report for 1889, were, at the close of that year, \$63,000. It took in during the year \$195,000, paid for losses \$93,000, and paid for other expenses \$86,000—a very large amount—excessive, I think. Its resisted losses were reported at \$55,000. Its membership was only 4,318. I do not think much of such a company.

From Aberdeen, S. D., I have a long communication. My correspondent says it is about time to ask a question, and he inquires as to the truth of an assertion to the effect that the assessment companies are writing twice as much insurance as the old-line companies; that the competition has become so sharp that the old-line companies are paying fabulous commissions to secure business; that they are largely increasing their expenses while the interest on their accumulations is constantly decreasing; that their dividends are decreasing, and the difficulty in keeping up reserves constantly growing, and that several actuaries have predicted that the time will soon come when it will be impossible for them to keep up the legal reserves, or save themselves from receiverships. "Please tell me if there is not considerable truth in all this," he adds.

I do not mistake the ear-marks plainly to be seen in this communication. They are the ear-marks of certain assessment literature freely circulated in localities, including the vicinity of South Dakota. Accepting the premises of my correspondent, a corporation would be untrustworthy in proportion to the amount of its wealth. If the old-line life companies, with hundreds of millions in invested funds, are not to be trusted, what shall be said of the multitude of concerns, disguised under the appearance of assessment companies, which have nothing to fall back upon but tribute levied upon their members? Insurance Commissioner Merrill, of Massachusetts, has well said that the "one is insurance for cash in advance, and the other insurance upon credit without security."

I wish my correspondent would send me the name of any able actuary who has predicted the speedy downfall of the old-line life insurance companies like the New York Life, the New York Mutual, the Equitable, and the Home Life of this city. Give me the name. I think the man would be acceptable as a curiosity in any dime museum.

By the way, has my correspondent ever seen the list printed by W. E. Tompkins, of 909 assessment companies that have failed during the last eight years, leaving 1,850,000 sorrowing policy-holders with not a dollar to divide among them?

An inquiry regarding the standing of the Commercial Alliance Life Insurance Company of this city will be answered next week. Other inquiries also await reply.

The Hermit.

THE HON. JAMES F. PIERCE,

NEW YORK'S NEW SUPERINTENDENT OF INSURANCE.

THE Honorable James F. Pierce, whose likeness we present to-day, has just succeeded the Hon. Robert A. Maxwell as Superintendent of the Insurance Department of the State of New York. He is a native of St. Lawrence County, of this State. He was born in 1830, was admitted to the Bar in 1851, was



NEW YORK.—HON. JAMES F. PIERCE, SUPERINTENDENT OF INSURANCE.

clerk of St. Lawrence County in 1862, and in 1865 removed to New York and thence to Brooklyn. It was from that city that he was first elected to the State Senate in 1867. He was re-elected in 1869, and was also elected to the same position in 1877, 1885, and 1887. In the Senate Mr. Pierce was one of the most prominent leaders on the Democratic side. His faculty for making and keeping friends was an important factor in his recent confirmation to office by the help of political opponents in the Senate. They warmly espoused his cause in the face of serious objection, because of their friendship for him and their belief in his fitness and capacity for the place he now holds.



THE OLD CORNET-PLAYER—A FAMILIAR BOSTON CHARACTER.—FROM A PAINTING BY FRANK O. SMALL.



WAITING TO SEE THE BRIDE—A SCENE ON FIFTH AVENUE, NEW YORK CITY.—DRAWN BY MISS G. A. DAVIS.

THE CONGO RIVER.—A NATURAL HIGHWAY TO THE HEART OF AFRICA.

By E. J. GLAVE, ONE OF STANLEY'S PIONEER CONGO OFFICERS.

A few miles south of the Equator, on the western shore of Africa, a mighty stream pours its darkened waters into the blue Atlantic. The Congo, a rival in size with the largest rivers of the world, hurls its deep, dark torrent into the waters of the ocean, and strews the surface for two hundred miles out to sea with the tropical *débris* gathered in its rush from the far interior.

For many years the Congo's mouth and a hundred miles of its course from the sea have been known. Trading establishments of different nationalities have long carried on a lucrative business in this part of the country, engaged in exchanging merchandise of all kinds, cloth, guns, powder, etc., for the native produce—peanuts, palm oil, palm kernels, gums, ivory, beeswax, ebony, logwood, etc.

For many, many years this commerce was confined to the coast districts; the interior had not been penetrated and was unknown to the white man, although several determined attempts had been made, mostly by English naval officers, all of which efforts terminated in a most disastrous manner, as they were stricken down right and left by the fierce attacks of the African fever. In those early days but little was known with regard to medical treatment in cases of African sickness. The Congo River until 1877 was only marked in definite lines on the map as a hundred miles in length, and an elaborate system of branches, penned in dotted lines, hypothetically suggested the different directions beyond, modestly hinting at the possible course of the stream, but absolutely nothing was known geographically.

Dr. Livingstone had discovered the Lualaba in southeastern Equatorial Africa, which was the extreme head-waters of some big stream; but the gallant old missionary traveler, after prosecuting his researches and explorations, died believing that this stream was the fountain-head of the Nile.

After Stanley's successful search for Livingstone, and the memorable meeting at Ujiji, he returned to Africa again with the great undertaking of picking up the thread of Dr. Livingstone's work and continuing his work.

Stanley's journey across Africa, his explorations of the great Central African lakes Tanganika and Nyanza, and his world-famed descent to the Atlantic on the waters of the Congo in 1877, are now historical events.

All the principal problems of Equatorial African geography were settled by the results of this marvelous journey. The Lualaba was found to be the Congo, not the Nile, and its course now appeared with Stanley's "Through the Dark Continent," boldly inked in from its source to the Atlantic Ocean.

In 1885 the vast regions of the Congo country, so aptly described by Stanley as the "Dark Continent," were recognized by all the civilized Powers of the world as the Congo Free State, being raised to that dignified position at the Conference of Berlin, presided over by Prince Bismarck.

It must have been a great gratification to Stanley to see his noble work on the Congo so earnestly recognized, although the title of Congo Free State is rather misleading considering that the administrative control is entirely in the hands of the Belgians, the King of which nation is the sovereign of the Congo.

The "Founding of the Congo Free State" is a truthful and picturesque record of Stanley's work on the Congo after 1877. It was he who conceived the idea of converting these wild lands into territory to be governed by civilization, and he alone carried out the plans which led to the recognition of the Congo State by the Powers.

During my six years' residence in this country and journeyings on the waters of the Congo I noticed marvelous strides, and I will in the present paper endeavor to give an idea of the more recent condition of the Congo country.

Formerly Banana Point, at the mouth of the Congo River, was the headquarters of all the commercial companies engaged in trade on the lower reaches of the Congo. At that time the fleets of sailing-vessels and steamers discharged and loaded up at Banana, no pilot having dared to attempt the navigation of the stream in a large vessel. Small craft had for many years, however, reached a distance of fifty miles up stream, as far as Ponta da Lenha, at which place there is quite a fine, well-sheltered bay and a number of creeks, in which the fleets of sailing craft engaged in carrying slaves across the Atlantic anchored, hidden away from the British cruisers which patrolled the west coast of Africa in search of slavers. The white traders of all nations in those early days bought the slaves of the coast tribes; these were sold to the captains of the slaving vessels and stowed away on board to be shipped to the West Indian ports.

On my way home in 1889 I met an old Portuguese who had been engaged in this traffic. He was now a very old man and counted among the varied incidents of his life an experience which he does not refer to with any degree of pride or pleasure. He was caught in the act of shipping slaves, and he himself had the opportunity of spending two years in irons on a British man-of-war. The west coast of Africa at least is now cleansed of this hideous traffic.

Banana Point is a collection of strongly-built, well-whitened wooden houses, over which the English, Dutch, French, and Portuguese flags proclaim the respective nationalities.

In 1885, owing to a thorough survey having been made, a deep channel was discovered along the course of the Congo River, since which time the biggest ships have ascended and discharged their cargoes at Boma, sixty miles up stream. Banana has thus lost its old-time importance, and Boma is now the principal depot for all the trading establishments; besides which, the Congo Free State has its seat of government and offices here, presided over by the Governor and a large staff of administrative officials.

But now even the wild, boiling waters from Boma to Matadi, a fifty-mile stretch, have been found possible of navigation when good seamanship and care are exercised. Had any one suggested, a few years ago, that there was a deep channel in the Congo River from Banana to Matadi, the idea would have been considered decidedly Quixotic, and even in 1889, when Captain Murray, in a British steamer, dropped his anchor abreast of Matadi, a great deal of surprise was created among the white men, and the

gangs of native carriers who saw it hastened back to their inland homes with an exaggerated story of the Buatu Nuene, "big boat," which, discussed among themselves around their camp-fires along the trail, would gradually receive additional proportions, and the fathers and mothers at Manyanga, Kensuka, and Lutete heard that a boat a mile in length, with the speed of the swallow, had plowed up the waters of the Congo.

Matadi is just below the Yelala Rapids, where the river is hemmed in by banks of towering heights, where, angered at its stunted limits, it flings itself madly against the giant boulders which strew its bed, and flows onward to the sea, its surface churned into a disordered torrent.

The fact of a deep channel having been discovered from Boma to Matadi will, to a certain extent, interfere with the importance of the former place, which in some respects will be transferred to the latter; but Boma has a local commercial importance which is not interfered with. This place is the central point of a large trading district. All the commercial houses have their depots here, from which they supply a collection of smaller trading posts dotted along the river and up the small creeks in the neighborhood.

Matadi is to-day the farthest point to be reached on the Congo River by steam; beyond is a succession of rapids and unnavigable water extending from just above the place for two hundred miles, with the exception of a few stretches, possible, however, of navigation, but at great risk, and only with experienced skill. This part of the country is known as the cataract region. Further progress into the interior has now to be effected by an overland march of two hundred and fifty miles, until navigable waters are again reached. Matadi has now assumed vast proportions as a forwarding station for the caravan service from this place to Leopoldville.

At present the only means is manual transport; every pound of merchandise and stores which goes into the interior has to be carried on men's heads and shoulders. The tribes inhabiting the lower reaches of the Congo, or cataract region, are expert packers; from childhood the boys accompany native caravans from the interior to the coast, and thus receive an early training as pack animals by assisting their fathers and brothers and masters by carrying light loads.

In 1889 upward of 60,000 loads, averaging sixty-five pounds each, were carried over the road from Matadi to Leopoldville. This trail is now well worn between these points. From any of the heights along the road a bird's-eye view shows the winding trail penciled on hillside and across the plains.

In the dry season, when the streams are easily forded and the carriers have not to suffer the inconvenience and discomfort of the rain, the caravan road seems almost one continuous line of natives, who tramp along always in single file. One minute a gang of thirty is met, all trudging along with a swinging gait. Each man carries seventy pounds of brass wire and bales of cotton stuff, and the next caravan to be seen may be partly loaded with sections of boats and tools; others will be carrying boxes of provisions, and occasionally a native trader with a cargo of elephants' tusks, or, if on his return journey from the coast, he will be weighted down with the various miscellany of property which old Chief Lutete or Makoko have obtained from the white traders in exchange for their costly ivory.

At different points along the trail daily markets are held, where the natives of the outlying hamlets meet under some spreading tree to exchange their peanuts, palm nuts and oil, yams, sweet potatoes, bananas, pineapples, dried snakes and mice, and other African delicacies with the hungry porter for his gay-striped handkerchief, blue baft, or beads. The carriers are recruited from the districts of Lutete, Lukunga, Manyanga, etc.; they are spare-built, slender-shanked individuals, but their endurance is phenomenal. A distance of one hundred miles is often traversed by them in five days, which is no feeble task for a man nourished with a few peanuts or bananas, and with a seventy-pound load on his head. He has no smooth path to travel over. The caravan trail leads through the stifling, heated valleys, where he must often push his way through the long, coarse grass, waving twenty feet above one's head and drooping across the trail; and the steep ascent, where the path winds up the mountain-sides and over the hill-tops, adds not to the facility of his task; but he trudges manfully along, halting in some shady nook when tired, where he enjoys a light luncheon of a few inches of shriveled snake and a banana or two. If a white man is personally in command of the caravan he is bothered a great deal by the dusky porters pleading approaching death from hunger, and often their plaint is answered by a few crackers or a tin or two of preserves from the private "chop-box" of the "mundélé" (white man).

At nearly every brook or spring these natives take a big draught of the delicious cool water, and in the middle of the day they throw down their loads and lie down at full length and enjoy the soothing weed in some form or other, some by smoking, others preferring to enjoy the narcotic in the shape of snuff. This latter habit is very prevalent among the people along the lower reaches of the Congo. Nearly every one has his little pouch of powdered tobacco-leaves and ashes, and the clumsy habit of conveying the mixture to their noses on the blades of their big knives gives them a ludicrous appearance, as their whole faces become smeared with the brown powder; this snuffy condition is considered "style." I never saw any of them attempt to brush it away from their noses and chins; in fact, after having partaken of a liberal pinch and plentifully smudged their countenances, they remain perfectly stationary for a few minutes as if any movement might shake off some of the precious powder of irritation. They are good-tempered, friendly folks, and salute all strangers with their greeting of "mbote," which word, by the way, has a varied meaning. Good-morning, good-afternoon, glad to see you, sorry you have to go, very well thank you, all right, good-bye, and kindred expressions, can all be inferred by the one word "mbote."

In the rainy season, when the streams become swollen, whole caravans are kept waiting until the flood decreases. Some of the streams have to be crossed in canoes, and over some of them swinging bridges have been thrown, ingeniously constructed of rattan cane and plaited fibre.

The people occupying the lower reaches of the Congo are the Ba-Congo, a hard-working, honest race, generally speaking.

Their own tribal laws inflict very severe punishment upon the thief; often death-sentence is carried out. There is to be seen along the roads, at times, the whitening skeleton of some victim who for theft has been killed and fastened to the top of a tall pole erected near the highway, as a warning to others not to meddle with other people's property.

They have also very strict laws with regard to the conduct to be pursued in a public market-place. Any native wounding his fellow with gun or knife is killed and buried in the market-place, with the stock of his musket left protruding from the mound raised over his grave, as a reminder of the "tribal law."

They are an exceedingly superstitious race, even more unenlightened than the savage tribes of the far interior. Illness, excessive rain, continued drought, ill luck generally, all are attributed to the evil influence exercised by some devil-possessing being. Witches and wizards pounced upon by the Nganga, or medicine-men, are often condemned to death upon suspicion of being the cause of some condition or event detrimental to the welfare of an individual or tribe.

In former days, yet but a year or two ago, these dusky carriers gave a great deal of trouble to the white man. They would often accept a number of loads, and instead of carrying them to their destination would rob the contents and supplement the theft by a hostile explanation when inquiries were made; but now the "mundélé" (white man) element has too firm a hold to admit of such liberty being taken with another's property, and the Ba-Congo behave themselves admirably. It is but seldom now that a single load is lost, and then generally from some accidental cause.

Each gang of carriers is under a "kapita," or head man. He gets one man's pay only, but in consideration of the responsibility he takes in engaging to deliver all the loads to their destination, he does not carry a pack; if he does so he receives double pay. These kapitans are generally the older and more influential men of the villages, usually the chief and his relatives.

To look at these gaunt, slender-shanked, lanky, half-starved-looking beings, it seems incredible that they can carry heavy loads over such distances. Some of them will even carry as many as one hundred and fifty pounds and receive double pay. A carrier receives, for the transportation of a sixty-five or seventy pound charge from Matadi to Leopoldville, eight pieces handkerchief—costing in England forty cents apiece—besides which he receives one extra piece of some cotton stuff to purchase food on the road. The use of coin is not yet known, except on the coast. The moneys of the country are cloth, beads, etc.

With the pay for their packing services these Ba-Congo porters are able, after a number of journeys, to have accumulated enough of the highly-prized cotton stuff to enable them to add to their connubial bliss by marrying additional wives; the mothers-in-law or fathers-in-law in that part of the world require a goodly pile of brightly-colored dress stuff, flint-lock muskets, kegs of powder, beads, etc., for their daughter's hand.

The Ba-Congo girls are not exactly handsome from our point of view, although they studiously adhere to the demands of their own native formalities of "society life," which, however, do not appeal very earnestly to our sense of beauty. The long, wooden skewer, about twelve inches long, like an exaggerated form of darning-needle, with which the nose is pierced and which looks like a highly cosmetiqued mustache, and the mass of caked black clay and oil, so liberally plastered over the head, are not to our minds component elements of loveliness.

The importance and proportions of this transport service are constantly increasing. To-day a score or more of large steamers, ranging from thirty to ninety feet, have been carried over the trail and are now floating on the waters of the upper Congo; several large trading-houses have lines of ports along the banks of the river; missionary stations have been built, and, of course, the Congo Free State has its garrisons at intervals from the Atlantic Ocean to Stanley Falls; all these different undertakings have magazines well stocked with provisions, and they are also provided with the necessary merchandise, tools, armament, etc. These things have had to be carried overland from Matadi to Leopoldville; this mode of transport, effectual enough in the embryo days of the Congo, has to make way for a more serious and rapid mode of locomotion.

A party of engineers was engaged in 1887-88 surveying the country of the lower Congo, with the object of finding a road suitable for a railway. A route was then decided upon, and now there are gangs of Zanzibaris, Kabindas, and Kroo-beys busily employed on the road-making. Matadi is to be the starting-point and Leopoldville the terminus. This enterprise was commenced last year, and it is estimated that its completion will require five years, although the chances are it will take a longer time than this.

How startled will be the herds of buffalo and elephants which used to roam around Banza Mantika unmolested, until the arrival of the white man. It will be a rude intrusion indeed, when the whistle of the locomotive echoes among the fastnesses of the lower Congo, but its advent at Stanley Pool will be an important epoch in the history of Africa. With the completion of this railway there will be an uninterrupted service of steam from the civilized world to the heart of Africa. At present the manual transport, although it has assumed such giant proportions, is totally inadequate to comply with the demand of the possible developments of Central Africa, and the expensiveness of transport from the interior to the coast will admit only of the purchase of ivory with any profit at all; but the forests along the banks of the Congo River are well stocked with natural wealth, and with the cheaper transport of the railway, rubber, gums, hard woods, dyes, and even minerals, oils, etc., can be shipped with profit. Around Stanley Pool there are now established trading-stations under the English, French, Dutch, and Belgian flags. Already they are doing a lucrative business by purchasing ivory in the interior, but their harvest will be reaped when they are able to purchase and ship with profit the quantity of oils, etc., which the country produces. Strange to say, these commercial houses have not one American competitor. Yet what nation has a greater right, if any benefits are to be derived from the Dark Continent?

The discovery and exploration of the Congo were Anglo-Saxon deeds. The finding of Dr. Livingstone was an American triumph, and Stanley's journey through the Dark Continent was

under the Stars and Stripes of the United States, and the Union Jack of Great Britain.

The natives in Central Africa have frequently had their wonder aroused by the strange belongings of the *mundé* (white man). Rifles, scientific instruments, and field-glasses convinced the denizens of the Dark Continent that Mputu (white man's land) must be a marvelous place, but they have got accustomed to all these strange things now. The shrill whistle of the tiny *En Avant* threw them all into a grievous state as she churned up the dark waters of the upper Congo. But when the railway is finished and the natives around Stanley Pool have become accustomed to the conductor's cry of "All aboard for Matadi," then the men of Manyanga, Kensuka, and Ngombe, whose bodily efforts have been superseded by the enlightened brain of mankind, will see their calling lost to them, and they must seek some other occupation in which they can earn the wherewith to purchase wives and the gayly-colored cloths to dress them. And we white men of the early days of the Congo, who have so often scaled the rocky heights near Mpozo, trudged wearily up Palabala Hill and Congo da Lemba, marched through the stifling valley of Lukungu and crossed the river Nkisi in a rickety old canoe, will perhaps sigh and inwardly regret that the railway did not exist in our times, a few years ago.

E. J. Clark

WALL STREET.—THE MARKET'S DRIFT.

DESPITE a decided undertone of strength, the stock market still drags wearily along. Investors and speculators, who are impressed strongly by the belief that we are to have much higher prices before the close of the year, are easily frightened, and prefer not to do much business until they have greater assurance that a rise is to come.

The bears, had they been as strong as they were a few months ago, could have profited greatly by foreign complications. The little contention over the treatment of the German Empress in Paris, and the very small war-cloud that arose therefrom, had something to do with the halting character of the market. But beyond that, and more than that, lay the rumor (well founded, I believe,) that some of the London houses were still in financial straits. It only needed a rumor of this kind, following the well-remembered Baring failure, to frighten money lenders. They perceive very clearly that the March demand for money, preceding the April settlements, is growing, and my prediction of some months ago that by the 1st of April money would tighten bids fair to be realized, though there is no real reason for this tightness excepting a general feeling of insecurity and instability.

It is not remarkable, under all the circumstances, that prices drag as they do, and as they have done since the opening of the year, when the silver boom of brief duration gave the market a rise all around. There is something radically wrong about several stocks that are active, and this is shown by the constant depression in Santa Fé, Burlington and Quincy, and Rock Island. I have the pleasure of knowing that I have advised my readers, month after month and week after week, to keep away from these securities.

I would prefer to have my money in Missouri Pacific than in either Burlington or Rock Island. The managers of the two last-named will agree with me, I am inclined to believe, in the statement that they hold very little of their own stocks. Perhaps the time will come when Mr. Gould will have both of these properties where he wants them, and in that event they will only be permitted to rise provided they are buoyant enough to leave a lump of Missouri Pacific which Mr. Gould holds in his hands, and which is his prime favorite at this particular time.

The manipulation of Pacific Mail, arising out of Congressional legislation, gave many smart fellows who had "a point" an opportunity to make a few honest dollars; but for every one who made, half a dozen lost. With the adjournment of Congress Pacific Mail should no longer be made a foot-ball in Wall Street. We know now just what it is to expect in the way of a subsidy, and its value can be accurately calculated by the movements in the stock.

The deal in Susquehanna and Western had behind it some sharp manipulation. It is one of the common, every-day stock-jobbing operations that have brought so much disrepute upon Wall Street, and have tended to drive investors and speculators in other directions.

A correspondent at Terre Haute writes as follows: "Can you give me any opinion in reference to what are called the 'industrial stocks,' and particularly the Thurber-Whyland security? Do you think a stock like this is as safe as a railroad security?"

I reply that I see every reason to believe that there are first-class industrial securities, and particularly I think their preferred stocks are equally as good as most railroad securities that are quoted, and quite as good as the majority of railroad bonds. The tendency of investors is more and more toward picking up little lots of industrial securities, and the strength with which these are held, especially the preferred shares, shows very clearly the drift of the times.

From St. Louis comes an inquiry to "Jasper" regarding the future of the Missouri Pacific. Any reader of the press dispatches from day to day, and any one who scans the operations of Wall Street, must have noticed that Mr. Gould's cunning hand is at work to strengthen his Missouri Pacific. His determination to pay off the first mortgage bonds of the Cairo and Fulton road, to fund other seven per cent. issues at a lower rate in the course of a few years, and his consolidation of Missouri and Union Pacific interests all mean a considerable addition to the Missouri Pacific's surplus. Both of the stocks mentioned are therefore looked upon by speculators as good for future developments. Only one wants to be smart enough to get out before Mr. Gould does.

A correspondent at Boston asks "Jasper's" judgment in reference to the propriety of inserting a gold clause in Western farm mortgages. The keenest financiers of New York look upon these farm mortgages with considerable distrust at present, and all those who are investing their funds in this sort of security are stipulating that the payment of both principal and interest shall be made in gold. This is the reply that our financiers are making to the preposterous demands of the Farmers' Alliance in the West, and will doubtless bring matters to a crisis within a very short time.

A correspondent at Indianapolis asks "Jasper's" judgment on the value of Sugar Trust securities. I need only call his attention to the disclosures before the State Senate Committee, which is investigating the affairs of this concern. According to my best judgment, I should say that the sugar refiners who put their properties in the Trust got about five dollars for every one dollar of real value that they put in. According to this calculation, Sugar Trust is about as badly watered as anything listed on the Exchange.

From San Francisco I have the following letter:

"SAN FRANCISCO, CAL., February 23d, 1891.

"JASPER," OF FRANK LESLIE'S ILLUSTRATED NEWSPAPER. DEAR SIR: I have been so impressed with the evident interest you take in friends seeking your advice in the column 'Wall Street,' and with the cautious and wise advice given, I venture to inquire what is the average cost (about) per mile for plant and average equipment of street railways in cities of from 30,000 to 60,000 population. Also the same for cable plant and equipment, including, of course, power house, etc., in towns of similar size. I know equipment may be more or less, according to frequency of service, and power-house for cable line would cost as much for lines three miles long as for six, thus bringing the average cost per mile much higher on short lines. But when I say my object is to get some basis upon which to judge if a given road or plant of either sort is excessively bonded, and so to form an opinion as to the safety and value of the bonds as an investment, I trust you can give me, through your valuable paper, approximate figures, for which I shall be greatly obliged, and remain an attached and admiring reader of your paper. Yours right truly, E. P. G.

My correspondent will find the information he desires in the best form in "Poor's Railroad Manual." He will also get at the facts by looking over the State Railway Commissioners' Reports. That of this State particularly gives the data that E. P. G. needs to answer his inquiries. Of course it would be impossible for me to generalize in answering his questions, as values differ according to localities and population and the enterprise of the various cities. If he has not opportunities to consult authorities I would be very glad to give him any facts at my command.

A correspondent at Rocky Mount, N. C., asks for information in reference to the cotton market. He thinks that at present prices it is a good investment to buy contracts for July, August, and the early fall months. It is the impression on Wall Street and on the Produce Exchange that we may look for higher prices for nearly all speculative commodities during the current year, but I cannot advise my correspondent to engage in a purely speculative scheme, such as he suggests. The cotton market is subject to all the vicissitudes that make speculation on Wall Street hazardous. It is as purely a "gamble" to buy options in any sort of commodities as it is a gamble to buy stocks on a margin.

Jasper

THE RECENT INDIAN TROUBLES.

THE late disturbance in the Sioux country did not last very long, and, aside from the conflict at Wounded Knee Creek, the casualties were rather few, but the serious nature of the matter—for a long and bloody war appeared probable—attracted the greatest attention all over the nation.

For a campaign which promised so much and was so abruptly terminated, there were an unusual number of stirring incidents. The army in and around Pine Ridge was larger than had been gathered together since 1865, and the number of hostile Indians exceeded those engaged in any war in many years. Their great weakness was the absence of a chief like Sitting Bull, whose wonderful ability to foment trouble would have prevented any negotiations toward peace.

The one chief of importance among the Ogalallas and Brules who held out for peace from the beginning was American Horse, a good portrait of whom is given on another page. Young-Man-Afraid-of-His-Horses, who aided General Miles so much toward the close of the campaign, was also friendly, but he was away with his people on a hunting expedition and did not return until about the middle of January. All the credit for bringing the affair to a peaceful solution has been given to this chief, and though he is entitled to great praise for the work accomplished, it should not be forgotten that the man who stood by us through thick and thin was American Horse. Lieutenant Taylor's scouts were members of his band, and they were always to be depended upon to bring reliable information from the hostile camp. Without them to depend on matters would have been in a complicated condition. When the ghost-dancers entered the friendly camps south of the Agency and endeavored to perfect a plan which would result in the massacre of our entire camp, American Horse again proved himself a friend to the whites by blocking the scheme, and then sent word to headquarters exposing it. Soon afterward a Brule hot-head rode into the Agency and announced his intention of killing the chief on sight, a purpose which he did not succeed in accomplishing.

American Horse is fifty-two years old, although he looks much younger. He is tall, with a well-knit, muscular figure. His face is full of character; the nose prominent, the eyes sharp and expressive, the mouth straight and firm-looking, generally wreathed in a smile so simple and childlike that one is apt to overlook the fact, while in his presence, that this Indian is the greatest schemer in his tribe. He knows the full value of a dollar, and, be it said to his credit, is thrifty to the last degree. But above all things, American Horse is an orator. I heard all of the big and little chiefs of the hostile and friendly Indians at Pine Ridge, but none of them approached him. His voice is clear, his gestures graceful, his manner dignified. Unlike all the others, he does not ramble in his speeches. And he knows exactly what his people need to civilize them, while the majority of the others have only an illy-defined notion. It was a positive pleasure to listen to this man, with his musical voice and graceful manner, as he handled his subject with the savvy and diplomacy of a veteran politician.

One of the important personages in the field with General Miles was Frank Gourard, chief of the Indian scouts, whose duty was to spy on the enemy. Gourard's life has been a romantic one. He was born in the Sandwich Islands, and while very young taken to the United States. A few years afterward he was captured along with a party of frontiersmen by Sitting Bull, who adopted him. For fifteen years he remained a prisoner, marrying into the tribe and becoming, to all intents and purposes, one of them. In the wars against the Pawnees and Cheyennes, Gourard was always a prominent figure and noted among the Sioux for many daring deeds. He escaped sometime in the seventies and was at once engaged by the Government as a scout, doing some valuable work in the campaign which resulted in Custer's death. At Pine Ridge he was General Miles's most trusted adviser. The hostiles sent word that his life would be taken at the first opportunity, but yet he was the first man other than a Sioux Indian to enter their camps. He knew it was at the risk of his life, but went there boldly, accompanied by Young-Man-Afraid-of-His-Horses and a few of his scouts, to convey Miles's ultimatum. The next day he escorted the hostile chiefs to the Agency for a final conference. It is this group which is shown on another page.

In the foreground is a good portrait of Major John M. Burke, an independent peace commissioner—and in justice to him I will

say that his influence for good among the Indians was very great. No man labored more effectively. The Wild West Show seems to have had a peaceful effect on the Sioux, for every one of the many who were with the party joined the police or enlisted in the company of scouts. There is no more remarkable looking man in the hostile band than old Two Strike. He must be well on toward seventy, and yet he is as lively as a youth of twenty-one. His small eyes are buried in a mass of wrinkles, and they glance about restlessly. Were it not for his lower jaw his face would be very ordinary. When he smiles there is an appearance of innocence about him, but the moment the smile disappears a mask seems to drop, the jaws clasp together with a click, and the old fellow has a demoniac visage which is really startling. Kicking Bear was chiefly noted for his warm friendship toward Sitting Bull, and was of no particular consequence until after the latter's death, when his warlike attitude attracted the young bloods who were crazy to fight. Thus he became very important, and probably had more to say in the councils than men like Little Wound and Big Road, who knew how foolish it was to oppose the Government.

The picture of the grand council between the Ogalallas and Brules depicts the greatest event of that character since Sitting Bull's palmy days. Every chief of any consequence, excepting poor old Red Cloud, who was in bad odor for the peculiar part he played in the trouble, was present, and nearly all spoke. The address of American Horse was especially able, and so was that of Young-Man-Afraid-of-His-Horses. All the chiefs sat in the inner circle, the old men back of them, and then the braves and squaws were allowed the privilege of a rear view. After all had spoken a feast was spread, the principal feature of which was stewed puppy, a delicacy served at all Indian dinners of importance.

Of the men who did serious service none deserve more praise than brave Paul Weinert, the slender little corporal of Light Battery E, First Artillery, who attracted so much attention because of his intrepid conduct at Wounded Knee. There were many noteworthy incidents at that fight, but the men who fought at the front agree that young Weinert's services were of a character which should be substantially rewarded.

NEW YORK, February 23d, 1891. J. M. McDONOUGH.

NEW YORK'S PLAY-HOUSES.

"A STRAIGHT TIP" holds its sway at the New Park Theatre. James T. Powers, who takes the leading part, is by no means limited in the scope of his acting. His versatility is remarkable. As Carmencita, or rather as a good imitator of the Spanish dancer, he makes a decided hit. The picture I herewith present, reproduced from a photograph, fairly does him justice. "A Straight Tip" has had a remarkable run.



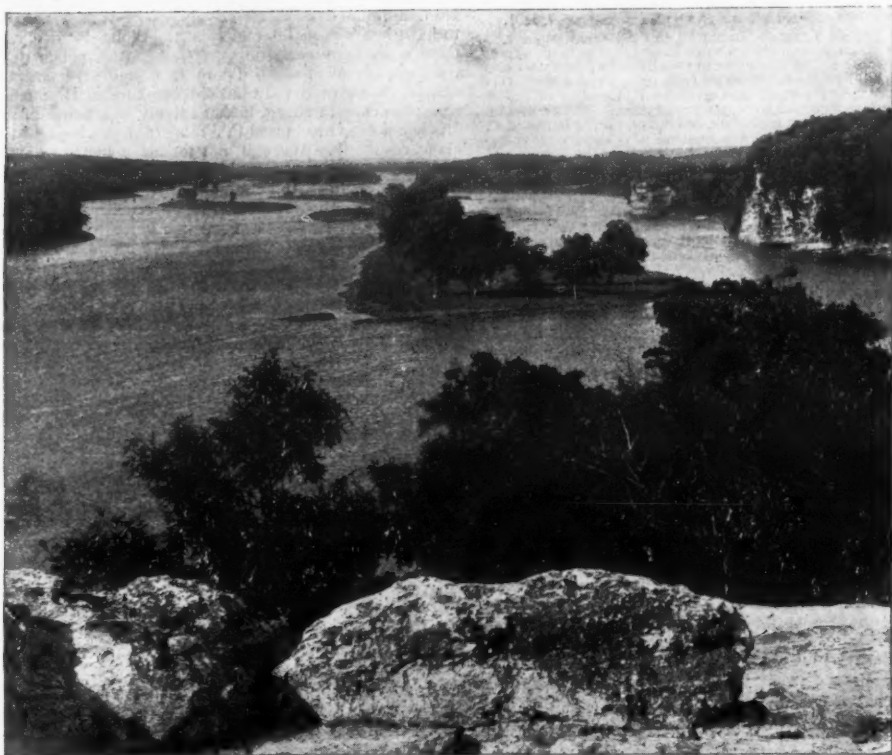
JAMES POWERS, IN THE BURLESQUE OF "CARMENCITA," IN "A STRAIGHT TIP."

Felix Morris, the clever and versatile comedian of the Rosina Vokes Company, whose remarkable portrayals of eccentric characters have won him the name of the American Coquelin, is writing a most interesting story of his early struggles, for the literary department of The United Press. Referring to his youthful experiences in Albany, he makes the following mention of an actor and author whose name always awakens interest:

"It was at this time that a ray of sunlight came from an unexpected quarter into my hopeful, if not always successful life. Joseph Jefferson occupied a box in our theatre at the performance given by Mr. Locke, and he was kind enough to inquire who the little man was who played the part of the Governor of Australia. When told who I was, and not recognizing in my name one that he had heard before, he sent me word that he was pleased with my work, and added: 'Tell him to persevere and he is certain to be heard of hereafter.' It is a very long list of kindly remarks such as that which will serve, almost as much as the infinite number of generous and helpful acts which have characterized the lovely and lovable life of this great actor, that will cause him to be remembered by those who have felt the need of his encouragement or of his assistance, longer, perhaps, than even his masterly impersonations will keep his memory green in the hearts of an affectionate and adoring public."

The patrons of old-style variety find their greatest pleasure still at Tony Pastor's little theatre. Remembering Tony Pastor's fame away back in "the forties," as the saying is, I am surprised at the youthfulness and agility which he still displays, and more particularly at the exuberance of his feelings and the lustiness of his voice. Somehow or other, he seems to get the gems of the variety stage. His latest attraction is Miss Jennie Hill, an English character singer, of whom I may speak later.

THE STROLLER.



THE THOUSAND ISLANDS FROM CASTLE ROCK: PHOTO BY JAMES H. SMITH, CHICAGO.



AT THE SIDE SHOW: PHOTO BY GEORGE W. CURTIS, COLLEGE STATION, TEXAS.



GRAVE OF JOSH BILLINGS: PHOTO BY MRS. J. C. KENDALL, NORFOLK, CONN.



FIGURE OF A WELSH GIRL: PHOTO BY CHARLES A. APPLETON, NEW YORK.



PRIMEVAL MAN: PHOTO BY ALBERT L. E. BRETON, WASHINGTON, D. C.



WILD GRAPE: PHOTO BY MISS E. V. CLARKSON.

OUR THIRD AMATEUR PHOTOGRAPHIC CONTEST.—SOME OF THE PICTURES SUBMITTED.

Good Lance.

Big Talk.

Kicking Bear.

Two Strike.

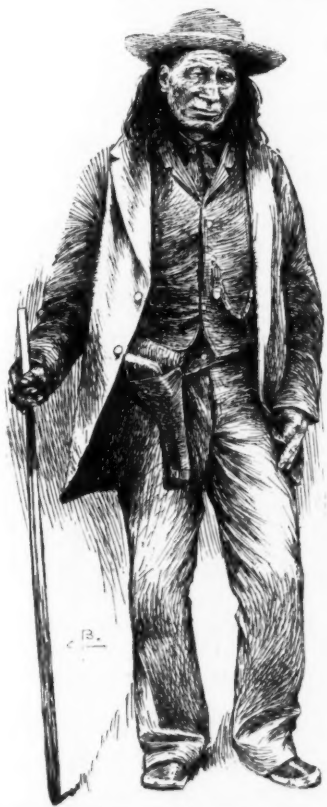


T. M. McDonough, correspondent
FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

Frank Gourard, chief of
Indian scouts.

Major J. M. Burke.

Shoot Bull.



American Horse, the eloquent Ogalalla
chief.



The gulch at Wounded Knee where the most desperate fighting took place.



Corporal Paul Weinert, Light Battery E,
First Artillery.



GRAND COUNCIL OF THE OGALALLAS AND BRULES AT PINE RIDGE, THE LARGEST GATHERING OF INDIANS IN MANY YEARS—CHIEF AMERICAN HORSE TALKING.

THE RECENT INDIAN TROUBLES.—PORTRAITS OF SOME OF THE PROMINENT PARTICIPANTS.

FROM PHOTOS TAKEN EXPRESSLY FOR "FRANK LESLIE'S ILLUSTRATED NEWSPAPER."—[SEE PAGE 103.]

If you suffer from looseness of bowels, or fever and ague, Angostura Bitters will cure you.

Don't trifle with a cold when a 25 cent bottle of Dr. Bull's Cough Syrup will cure it.
For wounds, cuts and bruises use Salvation Oil, the great pain-destroyer. Price 25 cents.

LEWIS G. TEWKSBURY, Banker and Commission Broker at 50 Broadway, New York, says: "Pacific Mail has been active, owing to passage of Postal Subsidy bill. Grangers are my choice for the short side. The close of Congress is expected to give firmness to the market."

Brown's Bronchial Troches
Contain ingredients which act specially on the organs of the voice. They have an extraordinary efficacy in all affections of the Throat, caused by cold or over-exertion of the voice. They are recommended to Singers and Public Speakers, and all who, at any time, have a cough or trouble with the throat or lungs.

CONSUMPTION CURED.

An old physician, retired from practice, had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma, and all Throat and Lung Affections; also a positive and radical cure for Nervous Debility and all Nervous Complaints. Having tested its wonderful curative powers in thousands of cases, and desiring to relieve human suffering, I will send free of charge to all who wish it this recipe in German, French, or English, with full directions for preparing and using. Sent by mail, by addressing, with stamp, naming this paper, W. A. NOYES, 830 Powers' Block, Rochester, N. Y.

IN A LIVELY CITY.

MUSKOGON, Michigan, the largest city on the east coast of Lake Michigan, located almost directly opposite Milwaukee and distant by water from that city 85 miles, and from Chicago 114 miles, is attracting considerable attention of late by reason of its enterprise and rapid growth. No city in the Northwest, as shown by the recent census, has a greater per cent. of increase in population, doubling in the past decade, and now numbering about 30,000 souls.

During the year just past there has been \$2,000,000 of capital invested here in manufacturing enterprises. Among the industries thus established are wood working concerns of all descriptions, iron industrial establishments, such as machine shops, foundries, boiler works, rolling mills, etc.

It is here also that the Chase Brothers erected their mammoth piano factory, which is now in operation, employing a large force of skilled artisans.

No livelier city in the West could have been selected by these gentlemen for the manufacture of their celebrated instruments. Certainly no city could have excelled in natural advantages and ample facilities for conducting a large business.

Lake vessels discharge their cargoes of material, at nominal cost for freight, upon the rear platform of the factory building, and carry the product of the factory to the large distributing centres at rates with which railways cannot compete. Every condition is favorable for the manufacture of the renowned Chase Brothers pianos, an instrument whose splendid qualities constantly keep the demand in excess of the supply, and render it a favorite not only with the dealers, but with those who like a handsome, sweet-toned instrument in their homes.

A good piano has become a household necessity, and in all those essentials which make a piano desirable, those bearing the Chase Brothers' imprint are not surpassed in this or any other country.

TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

BROWN'S HOUSEHOLD PANACEA.
"THE GREAT PAIN RELIEVER," cures
Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria,
When she was a Child, she cried for Castoria,
When she became Miss, she clung to Castoria,
When she had Children, she gave them Castoria.

Bermuda Bottled.

"You must go to Bermuda. If you do not I will not be responsible for the consequences." "But, doctor, I can afford neither the time nor the money." "Well, if that is impossible, try

SCOTT'S EMULSION

OF PURE NORWEGIAN COD LIVER OIL.

I sometimes call it Bermuda Bottled, and many cases of

CONSUMPTION, Bronchitis, Cough

or Severe Cold I have CURED with it; and the advantage is that the most sensitive stomach can take it. Another thing which commends it is the stimulating properties of the Hypophosphites which it contains. You will find it for sale at your Druggist's but see you get the original SCOTT'S EMULSION.

Spring Humors

Spring Humors, whether itching, burning, bleeding, scaly, crusted, pimply, or blotchy, whether of the skin, scalp, or blood, whether simple, scrofulous, or hereditary, are now speedily, permanently, and economically cured by the Cuticura Remedies when the best physicians and all other remedies fail. The almost miraculous cures daily effected by them prove this. No statement is made regarding them not warranted by the strongest evidence.



They are, in truth, the greatest skin cures, blood purifiers, and humor remedies of modern times. They are absolutely pure, and agreeable to the most sensitive, and may be used on the youngest infant and most delicate invalid with gratifying and unflinching success. CUTICURA, the great skin cure, instantly allays the most intense itching, burning, and inflammation, permits rest and sleep, soothes and heals raw and irritated surfaces, clears the skin and scalp of crusts and scales, and restores the hair. CUTICURA SOAP, the only medicated toilet soap, is indispensable in cleansing diseased surfaces. CUTICURA RESOLVENT, the new blood and skin purifier, and greatest of humor remedies, cleanses the blood of all impurities, and thus removes the cause. Hence, the Cuticura Remedies cure every humor of the Spring, from the simplest facial blemishes to the worst case of scrofula. Sale greater than the combined sales of all other blood and skin remedies.

"How to Cure Diseases of the Skin and Blood" mailed free to any address, 64 pages, 300 Diseases, 50 Illustrations, 100 testimonials. A book of priceless value to every sufferer.

CUTICURA REMEDIES are sold everywhere. Price, CUTICURA, 50c. CUTICURA SOAP, 25c.; CUTICURA RESOLVENT, \$1. Prepared by POTTER DRUG AND CHEMICAL CORPORATION, Boston.

Pimply, Blotchy Skin, red, rough, and oily skin and hands, painful finger-ends with shapeless nails, are prevented and cured by Cuticura Soap, incomparably the greatest of skin purifiers and beautifiers, while rivaling in delicacy and surpassing in purity the most expensive of toilet and nursery soaps. The only medicated toilet soap, and the only preventive and cure of inflammation and clogging of the pores, the cause of pimples, blackheads, rough, red, and oily skin, and simple humors of infants and children. Sale greater than the combined sale of all other skin soaps. Sold everywhere.

PURE,
SOLUBLE,
Delicious.

THE STANDARD COCOA OF THE WORLD,
A SUBSTITUTE FOR TEA & COFFEE.
Easily Digested—Made Instantly.

HIGHEST AWARDS AT
PRINCIPAL EXHIBITIONS.
The Original—Take no other.

VAN HOUTEN'S COCOA

"Best & Goes Farthest—Largest Sale in the World—Once Tried, Always Used."

CONSUMPTION NOW CURED.
Koch's Bacilli killed. Bronchitis and Catarrh among the "has bens." Bacillidal Saturation finally successful. Correspondence invited. Pamphlets free. N. Y. BACILLIDAL CO. (Lung Department), 155 W. 34th Street, New York.

SHORTHAND.

To more extensively introduce our improved method of instruction in Shorthand, on receipt of 10 cents (silver) and 3 stamps we will forward the first 5 lessons, detailed directions for studying them, exercise sheets for return to us for correction by experts, and pamphlets giving full information about stenography. Our lessons were arranged by experienced professional newspaper reporters, and will enable any one to become a competent stenographer. There is great demand for efficient shorthand writers at remunerative salaries.

The New York College of Phonography,
144 WEST 23d STREET, NEW YORK.



FOR HARNESS, BUGGY TOPS, SADDLES, FLY NETS, TRAVELLING BAGS, MILITARY EQUIPMENTS, Etc.

Gives a beautiful finish, which will not peel or crack off, snuff or crock by handling, does not lose its lustre by age; dust will not stick to work finished with it. IS NOT A VARNISH. Contains no Turpentine, Benzine, Naphtha, Alcohol or other injurious articles.

SOLD BY ALL HARNESS MAKERS.

LYON & HEALY
STATE & MONROE STS., CHICAGO.
will mail, free, their newly enlarged Catalogue of Band Instruments, Uniforms and Equipments, 409 Fine Illustrations describing every article required by Bands or Drum Corps, including Repairing Materials, Trimmings, etc.
Contains Instructions for Amateur Bands, Exercises and Seals, Drum Major's Tactics, By-Laws, and a Selected List of Band Music.

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No. 14 WEST 25th STREET.

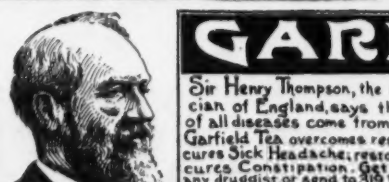
Free Lessons Given
Monday, Wednesday, and Friday AFTERNOONS, BETWEEN 3 AND 5 O'CLOCK.



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VIEWS WITH PRINTED LECTURES
J. B. COLT & CO.
16 BECKMAN ST. NEW YORK

Confederate Relics OF ALL KINDS FOR SALE. J. B. COHEN, 234 King Street, Charleston, S. C.

ESTERBROOK'S PENS
26 JOHN ST., N. Y. THE BEST MADE.



LADIES
Who Value a Refined Complexion
MUST USE
POZZONI'S
MEDICATED
COMPLEXION
POWDER.

It imparts a brilliant transparency to the skin. Removes all pimples, freckles and discolorations, and makes the skin delicately soft and beautiful. It contains no lime, white lead or arsenic. In three shades; pink or flesh, white and brunette.

FOR SALE BY

All Druggists and Fancy Goods Dealers Everywhere.
BEWARE OF IMITATIONS.

DR. T. FELIX GOURAUD'S ORIENTAL CREAM, OR MAGICAL BEAUTIFIER.



FRED. T. HOPKINS, Prop'r, 37 Great Jones St., N. Y.

PENSIONS OLD CLAIMS
Settled under NEW Law.
Soldiers, Widows, Parents send for blank applications and information. PATRICK O'FARRELL, Pension Agent, Washington, D. C.

WAYNE'S Celebrated
Cork-Filled,
Self-Ventilating, American
REFRIGERATORS
GUARANTEED TO BE
THE BEST IN THE WORLD!
OVER 50 DIFFERENT STYLES AND SIZES,
IN HARD AND SOFT WOOD,
At LOWEST PRICES EVER KNOWN.
If your dealer does not have them,
Send for Illustrated Circular and Price-List, to
JOS. W. WAYNE,
MANUFACTURER,
124 MAIN STREET, CINCINNATI, O.

HARTSHORN'S SELF-ACTING
SHADE ROLLERS
Beware of Imitations.
NOTICE
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OF
Stewart
THE GENUINE
HARTSHORN.

OPIUM Wonderful Discovery. Painless and Secret Cure at Home. Thousands of References Book (sealed) FREE. No confinement. Dr. KANE, 174 Fulton St., N. Y.

GARFIELD TEA
FOR
CONSTIPATION
AND
SICK HEADACHE
Sir Henry Thompson, the most noted physician of England, says that more than half of all diseases come from errors in diet. Garfield Tea overcomes results of bad eating; cures Sick Headache, restores the complexion, cures Constipation. Get a free sample from any druggist, or send to 319 W. 45th ST. NEW YORK.

Do your banking business with **LEWIS G. TEWKSBURY**, 50 Broadway, New York.



A FUNCTION OF THE NEAR FUTURE.

STRANGER IN TOWN—"What's that commotion down there?"

OFFICER—"O'Reilly, th' lectric line-man's goin' shin a pole, an' his friends are givin' him a farewell reception."

ROYAL

BAKING POWDER
 Absolutely Pure.

A cream of tartar baking powder. Highest of all in leavening strength.—U. S. Government Report, August 17, 1889.

"THIS IS AN AGE OF APOLLINARIS WATER."

Walter Besant.

WHEN YOU ORDER

Apollinaris

BEWARE OF IMITATIONS.

The well-known Yellow Labels of the Apollinaris Company, Limited, are protected by Perpetual Injunctions of the Supreme Court.

Beware of bottles bearing the genuine Apollinaris labels but refilled with a spurious article.

LOOK AT THE CORK,

which, if genuine, is branded with the name of the Apollinaris Company, Limited, and the words "Apollinaris Brunnen" around an anchor.



EARL & WILSON'S
 LINEN
 COLLARS & CUFFS
 BEST IN THE WORLD.

DEAFNESS AND HEAD NOISES CURED
 by Peck's Invisible Tubular Ear Cushions. Write for book of proofs FREE

FORTY-SIXTH ANNUAL REPORT

OF THE

NEW YORK LIFE INSURANCE COMPANY.

Office: Nos. 346 & 348 Broadway, New York.

JANUARY 1, 1891.

Amount of Net Assets, January 1, 1890.....\$101,027,322.46
 Less Contingent Sinking Fund (reduced value in securities, December 31).....568,525.11
\$100,458,797.35

REVENUE ACCOUNT.

Premiums.....\$38,863,854.71
 Less deferred premiums, January 1, 1890.....1,635,645.37
 Interest and rents, etc.....5,371,235.38
 Less interest accrued January 1, 1890.....441,344.64
\$42,158,100.08

DISBURSEMENT ACCOUNT.

Losses by death, and Endowments matured and discounted (including reversionary additions to same).....\$7,078,272.48
 Dividends (including mortuary-dividends), annuities, and purchased insurances.....6,201,271.54
 Total Paid Policy-holders.....\$13,279,544.02
 Taxes and re-insurances.....290,257.97
 Commissions (including advanced and commuted commissions), brokerages, agency expenses, physicians' fees, etc.....5,400,061.19
 Office and law expenses, rentals, salaries, advertising, printing, etc.....1,082,662.86
\$32,052,526.04

ASSETS.

Cash on deposit, on hand, and in transit.....\$6,348,321.46
 United States Bonds and other bonds, stocks, and securities (market value \$67,230,984.74).....63,967,546.16
 Real Estate.....14,341,917.35
 Bonds and Mortgages, first lien on real-estate (buildings thereon insured for \$15,000,000 and the policies assigned to the company as additional collateral security).....19,446,083.13
 Temporary Loans (market value of securities held as collateral, \$5,391,511).....4,168,000.00
 Loans on existing policies (the Reserve on these policies, included in Liabilities, amounts to over \$2,000,000).....481,108.71
 Quarterly and semi-annual premiums on existing policies, due subsequent to Jan. 1, 1891.....1,888,327.00
 Premiums on existing policies in course of transmission and collection. (The Reserve on these policies, included in Liabilities, is estimated at \$2,000,000).....1,481,828.15
 Agency balances.....196,812.91
 Accrued interest on investments, January 1, 1891.....474,923.32
 Market value of securities over cost value on Company's books.....\$112,564,371.39
\$112,564,371.39

TOTAL ASSETS, January 1, 1891, \$112,564,371.39

Appropriated as follows:
 Approved losses in course of payment.....\$618,040.54
 Reported losses awaiting proof, etc.....364,562.44
 Matured endowments, due and unpaid (claims not presented).....39,899.77
 Annuities due and unpaid (claims not presented).....22,501.83
 Reserved for re-insurance on existing policies (Actuaries' table 4 per cent. interest).....99,304,304.00
 Reserved for premiums paid in advance.....54,860.53
\$101,049,359.11

Surplus, Company's Standard, \$14,898,450.86

Consisting of
 Estimated contingent Tontine Surplus Fund.....8,670,539.50
 Estimated General Surplus.....6,227,911.36

From the undivided surplus, as above, the Board of Trustees have declared a Reversionary Dividend to participating policies in proportion to their contribution to surplus, available on settlement of next annual premium.

GROWTH OF THE COMPANY DURING THE PAST DECADE.

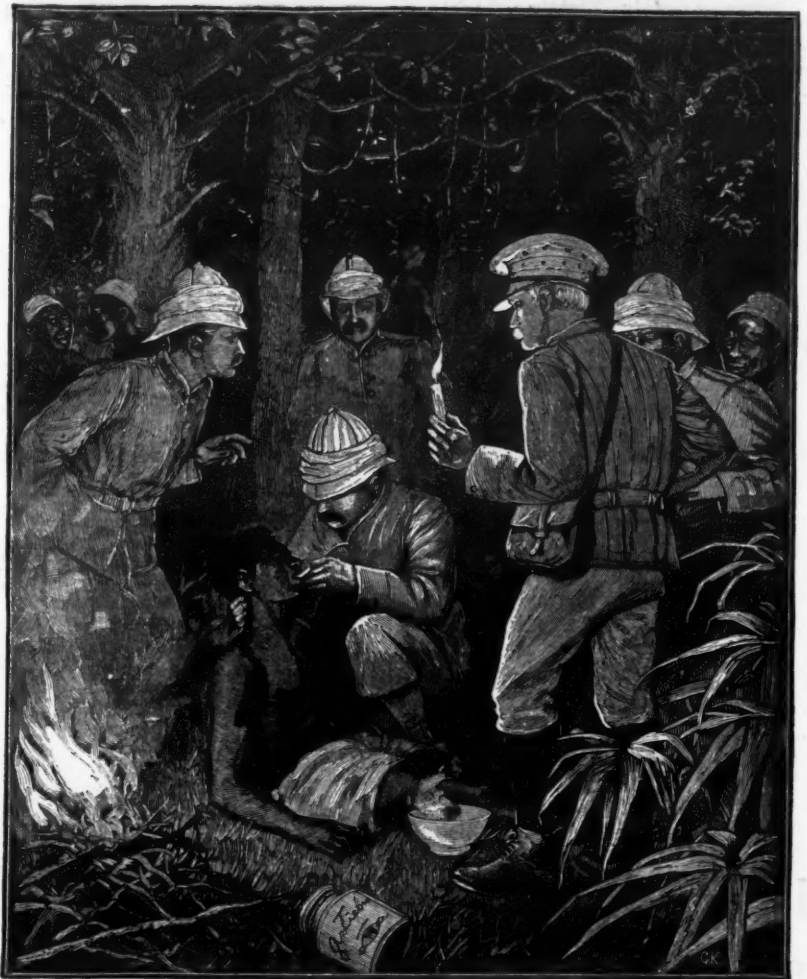
NEW INSURANCE ISSUED.		INSURANCE IN FORCE.		ASSETS.		ANNUAL INCOME.	
In the year 1880.....\$22,229,979	Jan. 1, 1881.....\$135,726,916	Jan. 1, 1881.....\$43,183,934	1880.....\$8,964,719				
In the year 1885.....68,521,432	Jan. 1, 1886.....259,674,500	Jan. 1, 1886.....66,864,321	1885.....16,121,172				
In the year 1890.....159,576,065	Jan. 1, 1891.....569,338,736	Jan. 1, 1891.....115,947,810	1890.....32,158,100				

Number of policies issued during the year, 45,754. New Insurance, \$159,576,065.
 Total number of policies in force January 1, 1891, 173,408. Amount at Risk, \$569,338,736.

TRUSTEES:
 WILLIAM H. APPLETON,
 WILLIAM H. BEERS,
 WILLIAM A. BOOTH,
 HENRY BOWERS,
 JOHN CLAFLIN,
 ROBERT B. COLLINS,
 H. C. MORTIMER,
 ALEX. STUDWELL,
 WALTER H. LEWIS,
 EDWARD MARTIN,
 RICHARD MUSER,
 C. C. BALDWIN,
 E. N. GIBBS,
 W. B. HORNBLLOWER,
 JOHN N. STEARNS,
 WM. L. STRONG,
 W. F. BUCKLEY,
 HENRY TUCK,
 A. H. WELCH,
 L. L. WHITE,
 WILLIAM H. BEERS, President.
 HENRY TUCK, Vice-President.
 ARCHIBALD H. WELCH, 2d Vice-Pres.
 RUFUS W. WEEKS, Actuary.

THEODORE M. BANTA, Cashier.
 A. HUNTINGTON, M. D., Medical Director.

LIEBIG "COMPANY'S" EXTRACT OF BEEF.



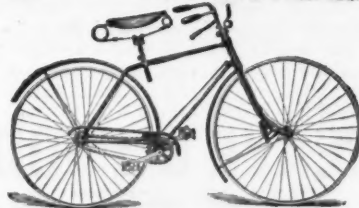
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"The Liebig Company's Extract was of the choicest."—Page 39, Vol. I.

"Liebig and meat soups had to be prepared in sufficient quantities to serve out cupfuls to each weakened man as he staggered in."—Page 89, Vol. I.

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